

BOV VALUE PACK

Association of Lyceum Past Students



Basic Salary	Up to €17,999	€ 18,000 to € 22,999	€ 23,000 to € 41,999	Over €42,000
Unsecured Personal Overdraft - <i>A flexible way of managing your cash flow</i>	Up to € 2,500	Up to € 3,500	Up to € 5,000	Up to € 7,000
Interest charged on Unsecured Overdrafts	Discount of 1.25%			
Processing Fees	50% Reduction			
Unsecured Personal Loan - <i>A loan for almost anything you like - a new car, your dream boat, home improvements ...</i>	€ 12,000	€ 15,000	€ 25,000	€ 30,000
Interest charged on Unsecured Loans <i>(applicable only to new loans)</i>	Discount of 1.25%			
Processing Fees	50% Reduction			
Maximum loan term	Personal Loans may be taken over a term in line of the expected life of the asset being purchased, maximum 5 years. For Personal Loans amounting to €10,000 or over, the loans may be repaid over a maximum period of 6 years.			
Home Loans - <i>First Time Buyers or moving house? Choose from our latest offers and benefit from our long term support.</i>	NIL Processing Fees A portion of the Home Loan may be utilised for the purchase of Furniture and Appliances repayable over 20 years.			
Interest charged on Home Loans <i>(Applicable only to new Loans)</i>	As per current Rates of Interest			
Aggregate Credit Cards Limit	€ 3,000	€ 5,000	€ 8,000	€ 10,000
Interest charged on Credit Cards	Discount of 0.5%			
Visa Classic / Master Card – <i>Use your BOV card in over 12 million outlets worldwide and benefit from our free Purchase Protection Insurance</i>	Free for the 1 st Year	N/A	N/A	N/A
Visa Flypass Business Card - <i>Earn Flypass Kmiles, benefit from free travel insurance and take the fast track at MIA!</i>	N/A	Free for the 1 st Year	N/A	N/A
Visa Gold Card – <i>Includes free travel insurance for the family, purchase protection and life cover, whilst you earn Flypass Kmiles as you spend!</i>	N/A	N/A	Free for the 1 st Year	Free for the 1 st Year

Valletta Fund Management

Lump Sum Investment Scheme – A comprehensive range of investment funds that invest in the main asset classes, across different markets and in major currencies. Our investment funds have different risk profiles to meet the investment requirements of all types of investors.

FUND	Normal Fee	Discounted Fee (Capital Invested €11,000 - €46,000)	Discounted Fee (Capital Invested €46,000 - €120,000)	Discounted Fee (Capital Invested €120,000 +)
La Valette Far East Opportunity Fund	4.00%	3.50%	3.00%	2.50%
Vilhena Global Themed Fund	4.00%	3.50%	3.00%	2.50%
La Valette High Yield Fund	3.50%	3.25%	3.00%	2.75%
Vilhena Mediterranean Rim Fund	3.50%	3.25%	3.00%	2.75%
Vilhena Malta Fund	3.00%	1.00%	0.75%	0.50%
La Valette Malta Fund	2.00%	1.75%	1.50%	1.25%
Wignacourt Malta Fund	2.50%	2.25%	2.00%	1.75%
Vilhena Multi Manager Dynamic Fund	4.00%	3.50%	3.25%	3.00%
Vilhena Diversified Multi Manager Fund	4.00%	3.50%	3.25%	3.00%
Vilhena Multi Manager Funds USD,UK,EUR	4.00%	3.50%	3.25%	3.00%

Monthly Investment Plan Scheme – An opportunity to invest in the local and international markets from as little as €50 a month!

Discounted initial fees on monthly Savings Plans - Offer is subject to a maximum investment of Euro 250 per month.

Fund	Normal Fee	Discounted
Vilhena Malta Government Bond Fund	0.5%	Free
La Valette Far East Opportunity Fund	4.0%	Free
Vilhena Multi Manager Dynamic Fund	4.0%	Free
Vilhena Diversified Multi Manager Fund	4.0%	Free
La Valette Malta Fund	4.0%	Free
Vilhena Malta Fund	3.0%	Free
Wignacourt Malta Fund	3.0%	Free
Vilhena Global Themed Fund	4.0%	Free

Terms & Conditions

- The Value Pack is being made available to all employees within the organisation, who are Maltese residents and employed on a full-time basis with the Company.
- The benefits are available upon application and vary according to the income of the employees. As evidence of their eligibility, employees have to either present their Company ID card or provide other satisfactory evidence of their employment such as a recent pay slip.
- All credit facilities are subject to normal bank lending criteria and final approval from the BOV Branch Manager.
- The Bank reserves the right at its sole discretion to change interest rates and to introduce or change charges for its products and services.
- The Bank reserves the right to refuse to grant any of the benefits / services at its own discretion.
- The benefits under this package will cease upon termination of full-time employment with the Company.

Credit Facilities

- Applicants of unsecured overdrafts up to €2,500 are to complete the Bank's standard Budget Account application, which is also to be signed by the Company's Personnel Manager. A separate letter of reference is not required from the employer. Applicants of unsecured overdrafts exceeding €2,500 are to complete the Bank's standard Personal Overdraft application and provide a letter of reference.
- Overdraft and loan benefits under this Value Pack only apply to new facilities.
- Applications for unsecured personal loans and credit cards are subject to a credit scoring exercise.
- Discount on Credit Card Fees applicable to one Credit Card issued to first time applicants only.
- The proposed Credit Card limit should be an aggregate of either the applicant's cards (one type of Visa card and / or one MasterCard) or may be utilised on one card only.
- The total of the unsecured facilities together with any other unsecured facilities presently enjoyed is not to exceed one year's net income of the applicant. Credit Card limits are also to be included to the total of unsecured facilities. Interest rates on credit facilities are calculated as a percentage over the Base Rate. The Bank reserves the right to change any or all the rates of interest at any time at its sole discretion.
- The salary of the applicant is to be credited to the applicant's account with BOV through the Direct Credits System.
- Loan repayments are to be made by standing order.
- In the case of a married couple, where both partners are employed with the company, only one partner may benefit from the credit facilities under this package. Similarly, in the case of a married couple, where one of the partners benefits from a similar package, the credit facilities cannot be availed of.
- Unsecured Loans and Overdrafts should only be considered for new lending. Existing secured facilities should not be converted into unsecured facilities under the package.

Registration Number C2833

Registered Office: 58, Zachary Str., Valletta - Malta

Bank of Valletta p.l.c. is a public limited company licensed to conduct investment

Services by the Malta Financial Services Authority (MFSA)

Bank of Valletta is a tied insurance intermediary of Middlesea Valletta Life Assurance

Company Limited and regulated by the Malta Financial Services Authority (MFSA)

Investments should be based on the full details of the Prospectus, which may be obtained from

Valletta Fund Management ('VFM') and Bank of Valletta Branches. VFM is licensed to provide investment

services in Malta by the MFSA. The La Valette and Wignacourt Fund SICAV plc are licensed by the MFSA.

The Vilhena Funds SICAV plc is licensed as a Collective Investment Scheme, qualifying as UCITS, by the MFSA.



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2131 2020



Bank of Valletta

your Success, our Goal

BOV VALUE PACK

Association of Lyceum Past Students

In order to benefit from any offer under this package, you are kindly requested to complete this form and return it to the following address – Bank of Valletta plc, Business Development, BOV Centre, Cannon Road, Sta Venera SVR9030

Name:	ID Card No:
Address:	Preferred Contact No :
	E-Mail:
Your Bankers: Branch:	Preferred BOV Branch:

Data Protection Notice

The Bank may process the above data in order to provide you with information about its products/services and to develop and improve such products/services.

Your personal data may be disclosed to or exchanged with all employees of the Bank, its subsidiaries, associates and agents for the above purposes only.

You have the right to request the Bank to inform you about the personal data held about you that is processed and to request its correction where necessary. You should inform the Bank immediately if any such information has changed.

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