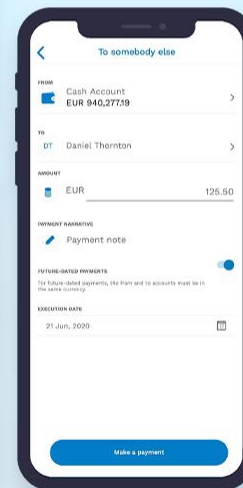
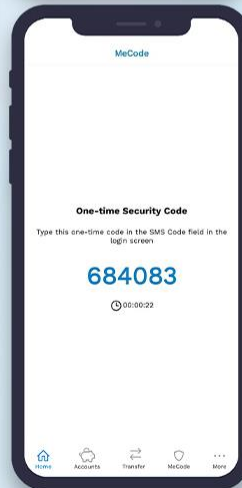
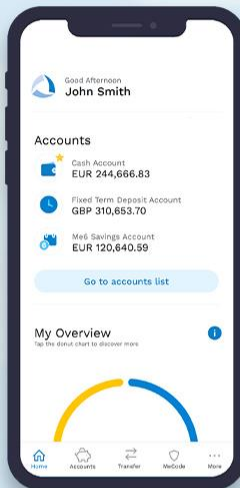


User guide

MeDirect app





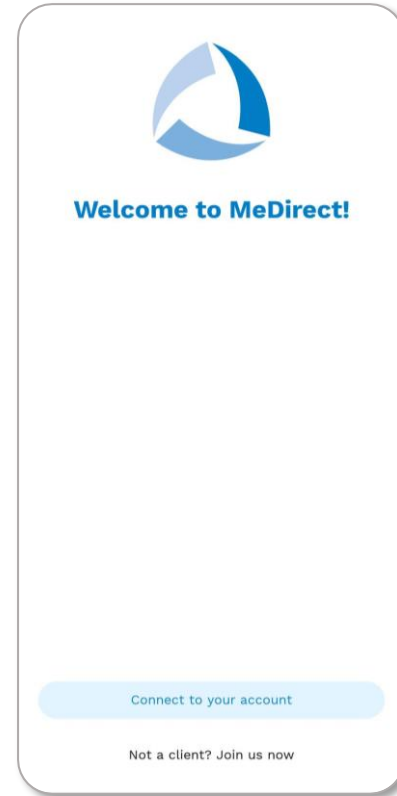
Download the MeDirect app in the Apple App Store or the Google Play Store.



Before using the app, you need to set up your profile. Click on 'Log in on your account'.

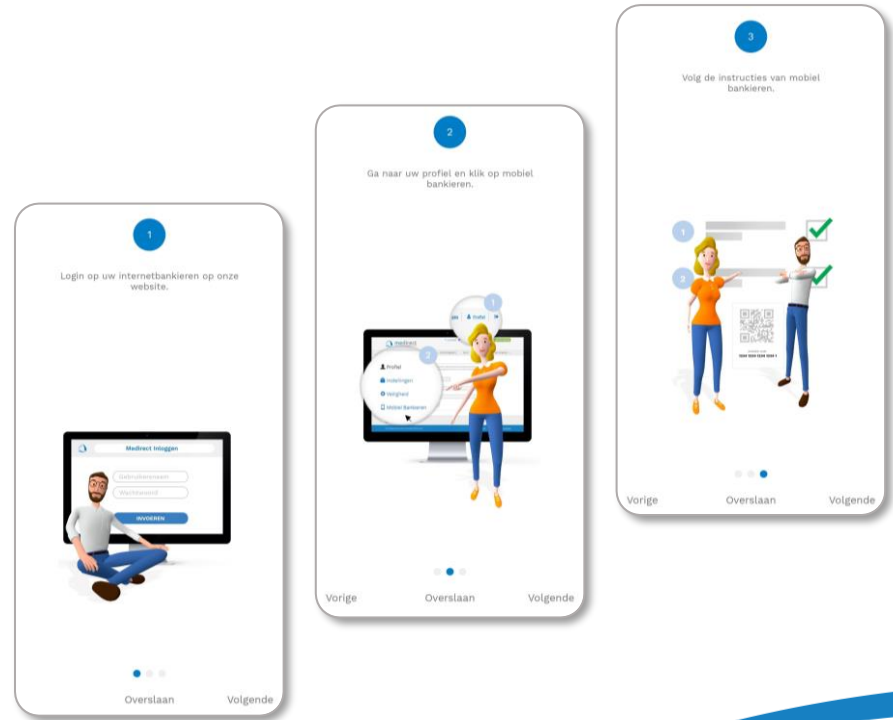


Not a customer yet? Click on the 'register now' button.

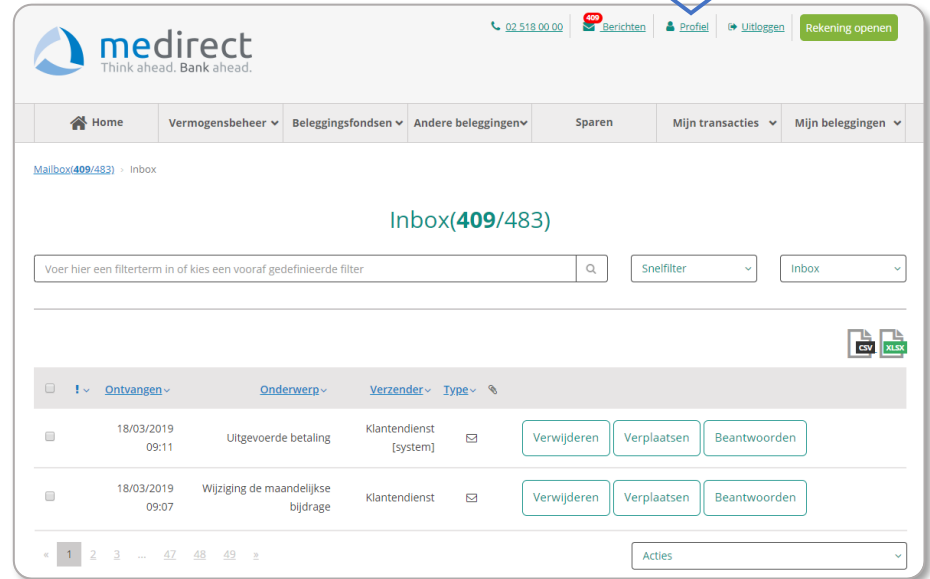


Follow the steps on your computer or laptop:

- 1 Log in on your online banking.
- 2 Go to your profile and click on 'mobile banking'.
- 3 Follow the instructions.



Log in on your online banking and select 'Profile', in the menu on the upper right.

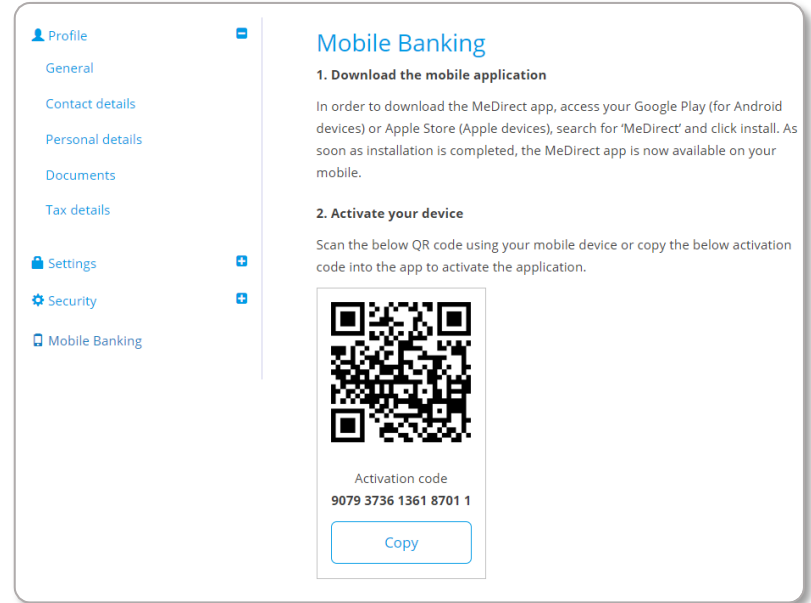


The screenshot displays the Medirect online banking interface. At the top, the Medirect logo and tagline 'Think ahead. Bank ahead.' are visible. To the right, there are navigation links for 'Berichten', 'Profiel', 'Uitloggen', and 'Rekening openen'. Below this, a horizontal menu contains options like 'Home', 'Vermogensbeheer', 'Beleggingsfondsen', 'Andere beleggingen', 'Sparen', 'Mijn transacties', and 'Mijn beleggingen'. The 'Mijn transacties' menu is expanded, showing 'Inbox(409/483)'. Below the menu, there is a search bar and a list of transactions. The first transaction is dated 18/03/2019 at 09:11, titled 'Uitgevoerde betaling', from 'Klantendienst [system]'. The second transaction is dated 18/03/2019 at 09:07, titled 'Wijziging de maandelijkse bijdrage', from 'Klantendienst'. Each transaction has buttons for 'Verwijderen', 'Verplaatsen', and 'Beantwoorden'. At the bottom right, there is a dropdown menu labeled 'Acties'.

Select 'Mobile Banking' in the menu on the left.

You will find the QR code or activation code, needed to set up your profile in the app.

Then return to the app.



The screenshot shows a user profile menu on the left with the following items: Profile, General, Contact details, Personal details, Documents, Tax details, Settings, Security, and Mobile Banking. The 'Mobile Banking' option is selected and highlighted in blue. The main content area is titled 'Mobile Banking' and contains two steps:

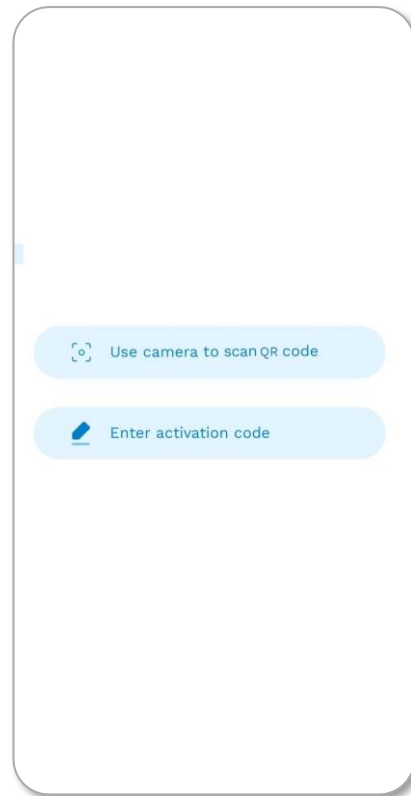
- 1. Download the mobile application**
In order to download the MeDirect app, access your Google Play (for Android devices) or Apple Store (Apple devices), search for 'MeDirect' and click install. As soon as installation is completed, the MeDirect app is now available on your mobile.
- 2. Activate your device**
Scan the below QR code using your mobile device or copy the below activation code into the app to activate the application.

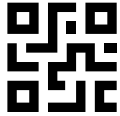
Below the text is a QR code and an activation code: 9079 3736 1361 8701 1. A 'Copy' button is located below the activation code.



Choose “scanning of the QR code”.

Or choose “entering your activation code” (*if your smartphone doesn’t support scanning of a QR code*).





Scan the QR code.

Or enter your activation code.

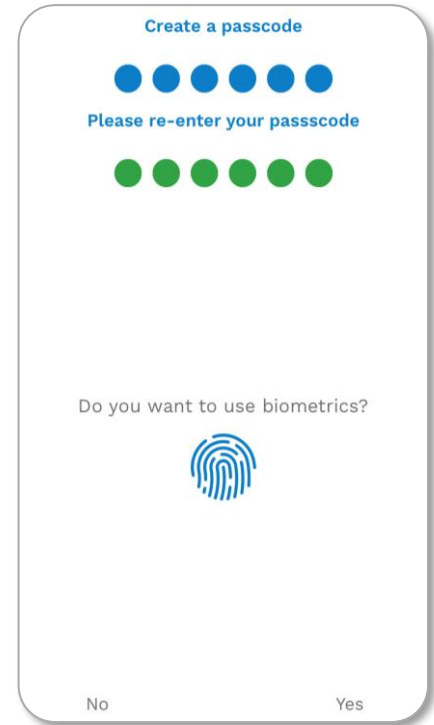
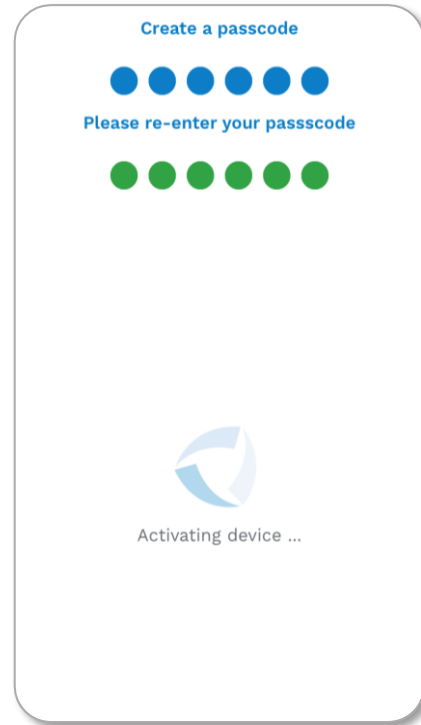
The screenshot shows a mobile application interface. On the left is a vertical menu with the following items: Profile, General, Contact details, Personal details, Documents, Tax details, Settings, Security, and Mobile Banking. The 'Mobile Banking' item is selected. The main content area is titled 'Mobile Banking' and contains two sections:

- 1. Download the mobile application**
In order to download the MeDirect app, access your Google Play (for Android devices) or Apple Store (Apple devices), search for 'MeDirect' and click install. As soon as installation is completed, the MeDirect app is now available on your mobile.
- 2. Activate your device**
Scan the below QR code using your mobile device or copy the below activation code into the app to activate the application.

Below the text is a QR code and the activation code: 9079 3736 1361 8701 1. A 'Copy' button is located below the activation code. Three blue arrows point from the QR code area towards the left.

Create a passcode.

If your smartphone supports biometric security (Face ID or Touch ID), activate it.



Ascending, descending or repeating digits are not allowed. Try also to avoid easy-to-find combinations such as date of birth,...



medirect
Think ahead. Bank ahead.

Read and accept the
'end user license agreement'.

Read and accept the
'general terms and conditions'.



The button to accept can
only be clicked once you
scrolled all the way down.

End-User License Agreement (‘Agreement’)

MeDirect Bank (Malta) plc may transfer all or any of its rights under this Agreement to an affiliated company or to any other party.

By continuing to access or use our Application after any revisions become effective, you agree to abide by the revised terms. If you do not agree to the new terms, you are no longer authorised to use the Application.

10. Governing Law

The laws of Malta shall govern this Agreement and your use of the Application. Your use of the Application may also be subject to other local, state, national, or international laws.

11. Contact Information

If you have any questions about this Agreement, please contact us on info@medirect.com.mt.

12. Entire Agreement

The Agreement constitutes the entire agreement between you and MeDirect Bank (Malta) plc regarding your use of the Application and supersedes all prior and contemporaneous written or oral agreements between you and MeDirect Bank (Malta) plc.

You may be subject to additional terms and conditions that apply when you use or purchase other MeDirect Bank (Malta) plc's or MeDirect SA/NV's services, which MeDirect Bank (Malta) plc or MeDirect SA/NV will provide to you at the time of such use or purchase.

ACCEPT

MeDirect Mobile Banking App Terms and Conditions

8.1 MeDirect may change these Terms at any time by giving you two (2) months' notice.

8.2 We reserve the right to effect changes without notice if you are in breach of or are likely to breach any of these Terms or are otherwise in default or in the event of a change in the law and/or a decision or recommendation of a court, regulator or similar body. MeDirect will inform you about the change, using the means stated above, as soon as reasonably possible.

9. Governing Law

9.1 These Terms shall be governed by the laws of Malta and any claims relating to the App terms shall be subject to the exclusive jurisdiction of the Maltese Courts.

10. Complaints

10.1 In the event that you wish to complain in relation to the Services you are requested to contact your Relationship Manager or our Customer Service team on (+356) 2557 4400. MeDirect will investigate the situation and address any issues as may be required.

10.2 In the event that you are still not satisfied with MeDirect's reply, you may lodge a complaint to the Arbitrator for Financial Services at the Office of the Arbitrator for Financial Services, First Floor, St Calcedonius Square, Floriana, FRN 1530, Malta or via e-mail complaint on info@financialarbitrator.org.mt

ACCEPT










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Think ahead. Bank ahead.

Select your preferred account.
This will always be shown first.



A term deposit cannot be selected as a preferred account.

Select your preferred account

-  Savings account FN
EUR 900,087.52
-  Savings Account
EUR 868,989.67
-  Cash Account
AUD 240,433.41
-  Savings Account FN
USD 88,355.74
-  Qwertyuiop
EUR 81,327.00
-  Savings Account FN
GBP 1,591.30
-  Savings Account
CAD 0.00

GET STARTED

Your profile has been successfully installed. You can start using the MeDirect app.

