

BOV CARDS

BOV Cashlink**MALTA**



## BOV CashlinkMALTA

Key Features Document

## I already hold a BOV Cashlink card – what has changed?

If you are already the holder of a Bank of Valletta Cashlink card, you will have experienced the functionality and ease of use of a BOV debit card.

The BOV **CashlinkMALTA** debit card replaces your existing Cashlink card but retains all the functionality that you have grown accustomed to throughout the years.

This means that essentially nothing has changed for you the cardholder. The card has simply been rebranded to emphasise the fact that it is widely accepted at local retail outlets and local online merchants.

Therefore you can continue to use your new BOV **CashlinkMALTA** to purchase goods and services in local outlets, and at local online merchants as you did with your previous BOV Cashlink card. If this is not a new card, your PIN remains unchanged. If this card is a new card, or replaces a lost card - i.e. the card has a new number and was received with a PIN, please see overleaf for activation instructions. You can use your BOV **CashlinkMALTA** to withdraw funds from your bank account (subject to available funds) at any BOV ATM (Automated Teller Machine), just as you did with your BOV Cashlink card.

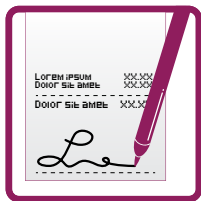
### The Easy Way to Pay



When paying for goods and services at local supermarkets, retail outlets or dining establishments, your BOV **CashlinkMALTA** is right there when you need it.



Simply hand your BOV **CashlinkMALTA** card to the cashier at check-out – the card will be swiped at the Point of Sale machine and a debit authorisation slip issued.



All you need to do is check that the amount on the debit authorisation slip is correct and sign the slip as a confirmation of your payment.

The amount will then be taken directly from your account provided there are sufficient funds in the account. It really is that simple!

### Card Care Information



**DO NOT** expose the card to excessive heat or sunshine



**DO NOT** fold or bend.

Do not put your wallet containing your card in your trouser's back pocket to avoid damaging the card whilst sitting down.



**DO NOT** expose the card to a magnetic field.

*(This includes magnets on refrigerators, key rings and wallet clasps)*



**DO NOT** damage the magnetic strip.

Do not place cards with magnetic strips back to back in your wallet. This may damage the magnetic strip.

## Does my card need activation?

If the card you received was received together with a new pin, then the answer to this question is 'Yes'.

## Activation

Activating your card is very simple all you need to do is text 'ACT' followed by the last 4 digits of your card to (00356) 9918 0001 – e.g. ACT1234. The SMS must be sent from the mobile phone number that is registered on the Bank's system. You will then receive a confirmation by return text that the card has been activated.

*The card activation is free of charge, however SMSs and calls may be subject to fees as levied by your service provider.*



## Daily Limits

For security purposes the BOV Cards are subject to daily transaction and/or cash withdrawal limits which may be changed by the Bank as it is deemed appropriate in the circumstances. Information about these limits may be obtained from any of the Bank's branches or by calling the Bank's Customer Service Centre on (356) 2131 2020. If you want to modify the prevailing limits we may do so at our discretion but upon your own responsibility.

## Safeguarding the Card and PIN

If the card is lost or stolen, you must immediately notify the Bank's Customer Service Centre on (356) 2131 2020 or (356) 2123 4821. The PIN must be kept secret at all times and should not be recorded in any way that allows other persons to discover it.

**Upon receipt you must destroy the PIN notification.**