



BOV 24x7 SERVICES

Product Information Guide

your guide to:

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Applying for BOV 24x7 Services¹

The Bank reserves the right to decline any application if there is a valid reason for doing so.

Personal Banking

If you reside locally you may request to apply [online](#) or call at your preferred Branch, to setup the physical BOV Securekey or BOV Mobile Securekey and agree to the Terms and Conditions of use. Personal subscribers can also access our online brokerage services.

If you are an overseas customer, you may receive all documentation and the BOV Securekey by courier (additional charges apply) or collect the starter pack from your Branch during your next stay in Malta. Indicate your preference when completing the [online](#) application.

In the case of Joint Accounts, your application would be subject to a Bank Mandate in order to provide the Bank with the signing instructions on each Joint Account. In case of difficulty, please contact one of our Branch Representatives or call our Customer Service Centre on telephone number 2131 2020.

Business Banking

As a Business Banking Customer, you can download the required [specimen resolution](#) from our website, and call at any BOV Branch to apply for the BOV 24x7 Services.

BOV Mobile Application

BOV Mobile app is available across a range of Apple iPhone™ or Android™ smartphones² and enables access to a suite of services using your Wi-Fi or mobile data connection. The service is free and you can access your finances, send money to other BOV Mobile customers using their mobile numbers, pay bills, top up credit on mobile numbers, use your smartphone instead of a Securekey, and much more in one app.

Benefits

- Use your smartphone to login onto BOV Internet Banking without the need of a physical BOV Securekey;
- Top up credit on mobile;
- Send money to other BOV Mobile customers using their mobile numbers;
- View all your account details, recent transactions including the latest balances;
- Review an extended transaction history of all your BOV bank accounts;
- Transfer money between your own accounts as well as manage your cards and overdrafts;
- Pay bills at your convenience.

Checklist

To safeguard your financial information, you need to securely register for BOV Mobile Banking if you already have BOV Internet Banking, or apply for BOV Mobile Banking from one of our branches.

If you already use BOV Internet Banking, then you simply logon, go to My Mobile>register for BOV Mobile. You will be guided throughout the registration process.

BOV Mobile Banking

Along with the features that you would expect from BOV Mobile Banking, additional services include the visualisation of your accounts, the possibility to transfer funds between your own accounts and above all pay bills to third parties. BOV has agreements with several companies,

¹ The Bank reserves the right any application if there is a valid reason for doing so.

² Specific models will vary according to Bank of Valletta's security requirements.

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agencies, insurances and more, to ensure that all of our customers have quick access to pay their bills, thus no need to have multiple credentials to access several websites; no need to wait in long queues and payments are always instant.

BOV Mobile to Mobile Payment

This simple feature on BOV Mobile enables you to send money to any of your contacts or to new contacts who are BOV Mobile users by simply inserting their mobile phone number, a short description of what the payment is about and details of the transaction. Payments are confirmed to the sender by e-mail and to the payee by SMS.

BOV Mobile Top-up

This service is available to all BOV Mobile subscribers, anytime! There is no need to download third party applications and no need to buy top-up cards. This hassle-free service enables you to top up your own mobile or send top-ups to your family and friends and if you are unsure about the telecoms service provider, the transaction will not go through.

BOV Mobile Securekey

Using the latest methods in data encryption and authentication technology, we have addressed security at many levels and are in line with *Payment Services (PSD2) – Directive (EU) 2015/2366*, giving you accessibility on-the-go.

BOV Internet Banking

Manage your finances in a secure and real-time environment. BOV Internet Banking provides seamless access to the bank accounts of your choice 24 hours a day, 7 days a week.

Benefits

- Free BOV Mobile Banking for on-the-go access;
- Manage your BOV Cards;
- Manage your Mobile Pay Service;
- Mobile Top-up;
- Easy access to your accounts;
- Real-time service with top-level security;
- Manage your investments;
- Access past transactions, view cheques and statements;
- Pay all your bills from one place;
- Make foreign currency payments to third parties through any bank, both locally and overseas;
- Transfer between accounts;
- Order bank drafts in Euro and other major currencies; and
- Create, view, and delete standing orders.

Checklist

- ID Card for identification purposes if you are resident in Malta, or your Passport otherwise;
- Company Registration Number and the company's approval if you are a corporate customer;
- E-mail address, contact details; and
- Your main BOV Bank Account Number.

BOV Securekey

You may opt for a physical BOV Securekey that also provides high levels of security through data encryption and authentication technology.

BOV Customer Service Centre

When you sign up for the BOV 24x7 services, you will be able to get BOV Customer Service Centre assistance, sparing you the hassle of visiting your branch while enjoying a pleasant and friendly service over the phone. Your identity will be confirmed by the Customer Service Representative.

For general queries - Monday to Saturday between 8.00am and 8.00pm (excluding Bank and Public Holidays): 2131 2020.

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For loss or theft of BOV Securekey or BOV Card (24-hour basis): 2131 2020.

For BOV Customer Service Centre banking: 2134 4110.

Benefits

- Highly secure;
- Real-time access;
- Convenience banking from anywhere, anytime (even when abroad);
- Reduced paperwork; and
- Reduced number of visits to the branch.

BOV Telephone Banking

BOV Telephone Banking is a 24-hour automated service, on 21322121.

Benefits

- Request a balance enquiry;
- List your recent transactions;
- Query your accrued interest;
- Transfer funds between your own accounts;
- Transfer funds in Euro to third parties;
- Pay your bills;
- Order an Account statement;
- Order copies of encashed cheques;
- Order a cheque book;
- Request a new Card PIN;
- Obtain exchange rate information; and
- Request assistance to change your BOV Securekey PIN.

Important Information

Bank of Valletta p.l.c., (Bank or BOV) is committed to providing you with sufficient information that helps you to make informed decisions in relation to the acquisition of BOV products and services. We strongly recommend that you read this Product Information Guide carefully, and that you keep a copy of it for your reference.

If you would like anything in this Guide clarified, please feel free to contact us by e-mail to customercare@bov.com, or by calling our BOV Customer Service Centre on 2131 2020.

Throughout this Guide: the terms '**we**', '**us**' or '**our**' refer to BOV and each of our subsidiaries and associated companies, the issuer of the product or service; when we use the term '**you**' we mean you as the user of BOV products or services; when we refer to '**customer(s)**' we mean you or other user(s) of BOV products or services as applicable.

The Bank's Base Rate (BBR) means the basis, established by the Bank from time to time, on which the rate of interest payable generally on all Bank lending is determined. The current Bank Base Rate can be obtained either by visiting any BOV branch, or by calling our Customer Service Centre on 2131 2020 or through our website – www.bov.com.

Information contained in this Guide is subject to change from time to time and is up to date as at the stated Issue Date. BOV has no obligation to update, modify or amend this Guide or otherwise notify you of any change or revision.

The information provided in this Guide is general in nature and does not take into account your financial situation or investment requirements. Nothing in this Guide should be construed as a solicitation or offer, or recommendation, to acquire or dispose of any investment, product or service or to engage in any other transaction, or to provide any investment advice or service. Nothing contained in this Guide constitutes investment, legal, tax or other advice and is not to be relied on in making an investment or other decision. You should obtain relevant and specific professional advice before making any investment decision.

This Guide is designed for use in Malta and is not directed to, nor intended for distribution or use by, any person or entity in any jurisdiction or country where the publication or availability of this Guide or such distribution or use would be contrary to local law or regulation. If you choose to

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use this Guide, it is your responsibility to comply with the applicable local, national or international laws and any use of this Guide outside Malta is entirely at your own risk. For guidance relating to your specific situation, please contact your legal adviser.

Use of BOV Products and Services is governed by the Terms and Conditions applicable once you sign the relevant application form and conditions.

Any complaints regarding the product or service should ideally be first discussed with an official of the Unit where the transaction took place or where the account is domiciled. If the response is not satisfactory, you may:

- contact the Bank's Customer Service Centre on 2131 2020; or
- write to The Manager, Customer Issues, Bank of Valletta p.l.c. 4th Floor, 45 Triq ir-Repubblika, Il-Belt Valletta, VLT 1113 - Malta; or
- complete a Bank's complaint form available in electronic format on our website – www.bov.com via 'Get in Touch'.

In the event that you are still not satisfied with the Bank's reply or no agreement was reached with the Bank, you may refer the matter in writing to the Office of the Arbiter for Financial Services, as per the contact details provided below:

The Office of the Arbiter for Financial Services, First Floor, Pjazza San Kalcidonju, Floriana FRN 1530, Malta.

Further information may be obtained through the official website: www.financialarbiter.org.mt; Freephone (local calls): 8007 2366 and Telephone: 2124 9245.

Our Interest Rates

The BOV 24x7 Services represents a channel for delivery of the Bank's portfolio of Products and Services. Therefore, interest rates applicable to products and services administered via BOV Internet Banking may change from time to time in accordance with the Bank's policy in relation thereto.

Please refer to our BOV website for updated information, or contact any BOV Branch or our BOV Customer Service Centre on 2131 2020 for additional information.

Our Fees and Charges

This Services delivery channels of the Bank's portfolio of Products and Services. Therefore, fees or charges on products and services administered via BOV Internet Banking may change from time to time in accordance with the Bank's policy in relation thereto.

Please refer to the Bank's [Tariff of Charges](#).

Terms and Conditions of Use

The complete 'Important Information and Terms and Conditions of Use' documents can be downloaded from our Bank of Valletta website at www.bov.com.

You should also refer to the Important Information and the Terms and Conditions of Use of the BOV website, which are also applicable. Please note that Bank of Valletta products and services may be subject to separate Terms and Conditions that govern their use.