

**BOV Call Account (€ and Foreign Currency)**  
**Specific Terms and Conditions**

## BOV Call Account (€ and Foreign Currency) opened before 15<sup>th</sup> October 2022

### Specific Terms and Conditions

The BOV Call Account is no longer being offered as from 15<sup>th</sup> October 2022.

This document specifies the Terms and Conditions directly related to the use of the BOV Call Account opened before 15<sup>th</sup> October 2022. Please read this document carefully together with the following documents available on our website:

- General Terms and Conditions <https://www.bov.com/content/products-services-terms-conditions>
- Tariff of Charges <https://www.bov.com/api/v1/download/tariff-of-charges>
- Other specific terms and conditions for products or services that are mentioned in this document or used in conjunction with the BOV Call Account <https://www.bov.com/content/products-services-terms-conditions>

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### Terms used in this document

Account	BOV Call Account
Account holder	The person/s opening and holding the Call Account
Foreign Currency (FC)	Any currency denomination excluding Euro (€) as accepted by the Bank.
Direct credits	A monetary deposit made into the account of any person, business, or other entity, by means of an electronic funds transfer. For example, when you receive your salary, stipend, pension, or other income directly into your Account.

### The Account

Opening of Account	1. The minimum amount required to open the Account is 200€ or FC. Different minimum ongoing deposit amounts may apply for Accounts in other
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	<p>currencies.</p> <p>2. The above minimum deposit amount is not applicable if you:</p> <ol style="list-style-type: none"> <li>a. already hold other BOV accounts, or</li> <li>b. will receive regular direct credits or other deposits in the account, or</li> <li>c. are a BOV Club Member.</li> </ol> <p>3. The Account may be opened subject to the Bank obtaining the necessary information and documentation from you. The Bank shall have the right to refuse any application for an Account without giving any reason thereof.</p>
<p><b>Usage of Account</b></p>	<p>4. You may manage your Account through:</p> <ol style="list-style-type: none"> <li>a. Our Channels (including internet and mobile banking)</li> <li>b. Night Safe</li> <li>c. Electronic transfers</li> <li>d. BOV Branches</li> </ol> <p>5. Statements are issued once every quarter for Accounts denominated in Euro (€) and once every month for Accounts denominated in a FC. Account holder may request more frequent statements at a charge as per the Bank's Tariff of Charges.</p> <p>6. Interest (if applicable) is paid quarterly as at end March, June, September, and December. Any interest accrued if not withdrawn will be added to the capital.</p>

## Changes in Terms and Conditions

The Bank may amend any of these Terms and Conditions (including the interest rate, fees and charges) in the event of:

- changes in market conditions or in banking practice;
- changes in costs or reductions in return to the Bank, including those related to compliance by the Bank with any capital adequacy or minimum reserve requirements or any other request from or requirement of any central bank or other fiscal, monetary, or other authority;
- a breach of any of these Terms and Conditions by the Account holder;
- the Account holder being in default;
- changes in the law and/or a decision or recommendation of a court, regulator or similar body;

- the introduction of new or improved products, systems, methods of operation, technology, alternative delivery channels, services or facilities;
- a merger with or acquisition of the business of another bank organisation offering similar services.

The Bank will give the Account holder reasonable notice of such amendments.

## Assistance

Should you require further assistance about this product, please send us an email on [customercare@bov.com](mailto:customercare@bov.com) or call us on 21 312020.

Issued by Bank of Valletta p.l.c., 58, Triq San Żakkarija, Il-Belt Valletta, VLT 1130 – Malta. Bank of Valletta p.l.c. is a public limited company regulated by the MFSA and is licensed to carry out the business of banking in terms of the Banking Act (Cap. 371 of the Laws of Malta).