



BOV Night Safe

Product Information Guide

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General Product Information

What is a Night Safe?

A Night Safe is a service usually used by business clients, self-employed, professionals that would require to deposit the earnings of the day in the bank, for safety purposes.

It is very simple to use. Place the banknotes in the appropriate plastic bags and cheques in the cheque deposit envelopes provided by the Bank and deposit them in the night safe. The BOV Night Safe is a trap-door located in the façade of a branch which can be opened only with a key provided by the Bank. The bags/envelopes fall directly into a dedicated area in the bank's vaults for complete security.

The bags and envelopes are collected on the next working day. All banknotes and cheques are deposited into your account.

The Benefits

- The BOV Night Safe offers several benefits, including:
- Saving you time
- It provides a fast, convenient and efficient way to put forward your deposits containing cash and cheques, without having to queue for the cashier. All you need is access to an Internet Connection, together with the 24x7 secure key and a printer.
- Flexibility
- Once you apply for the service, the key gives you access to any Night Safe around Malta (excluding Gozo). You can use it at any time of the day or night.
- Greater security
- Night Safes offer greater peace of mind. You do not have to keep cash on your business premises or at home overnight.

Your Checklist

To apply for the BOV Night Safe Service, you need to provide an identification document and to complete and sign the appropriate Night Safe Agreement form. In case of companies, a board resolution is required.

An account into which you will deposit funds and Internet Banking are a prerequisite.

Upon application, you will be given a key that will enable you to use any of the Bank's night safes in Malta (excluding Gozo) or in case of Gozo, a key that can be used in Gozo only.

How to Use Night Safe Banking

- Prepare your deposit using the BOV/Night Safe Deposit Bags and Cheque Deposit Envelopes provided.
- Unlock the Night Safe and open drawer fully.
- Place the bags and envelopes.
- Close the trap door.
- Reopen the Night Safe drawer to ensure that the bags and envelopes have dropped down into the Safe.
- Close and lock the trap door.

Guidelines to Preparing your Deposit

Guidelines to prepare Bank Notes deposits

- You may collect the Night Safe Bags from your preferred branch
- Prepare bank notes in packets of 100 pieces per denomination. Loose notes are accepted.
- Log onto your Internet Banking profile and choose 'send a banknotes deposit notification'
- After filling out the requested details, you are to print the QR code notification. This notification is to be inserted into the transparent pouch attached to the night safe bag. Current stock of night safe bags can be used until stock lasts, wherein the notification slip is to be placed inside the bag.
- Insert the money, seal and deliver to the nearest night safe deposit facility.

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Only bank notes deposits that have the requested QR Code will be accepted. Any deposits that are presented without the requested information, will be retained at the Branch and you will be called to collect deposit accordingly.

It is important to note that ONLY deposits generated from Businesses' Proceeds will be accepted.

Guidelines to prepare Cheque deposits

- Place cheques in the envelope using the respective deposit slip.
- Cheque deposits should be presented in batches of not more than 50 cheques per batch. Additional cheques are accepted.
- There is no need to separate BOV cheques from those of other banks.
- Insert the envelope in the nearest night safe deposit facility.

It is of utmost importance that each bag/envelope contains ONLY one QR code notification/deposit slip and that ONLY one account is indicated on each.

Guidelines to prepare Coin deposits

If you have any coins, these are to be handed to a Bank's cashier. Before doing so you are kindly requested to place coins in specified amounts in their designated bags according to the denomination on coin bag. These bags can be obtained from our Branches. It is important to note that only FULL Coin Bags as per below, are to be handed to the Bank's cashier:

| Coin Bag Denomination | Pieces | Amount |
|-----------------------|--------|---------|
| € 2 | 500 | € 1,000 |
| € 1 | 750 | € 750 |
| € 0.50 | 800 | € 400 |
| € 0.20 | 800 | € 160 |
| € 0.10 | 1200 | € 120 |
| € 0.05 | 1000 | € 50 |
| € 0.02 | 1500 | € 30 |
| € 0.01 | 2000 | € 20 |

You can avail yourself of the following Night Safes:

| |
|---------------------------------|
| Attard |
| Birkirkara - Naxxar Road Branch |
| Birzebbugia |
| Bugibba |
| Gzira |
| Hamrun |
| Luqa |
| Marsaskala |
| Mellieha |
| Mosta |
| Msida |
| Naxxar |
| Paola |
| Qormi |
| Rabat |
| San Gwann |
| Santa Venera |
| Zabbar |
| Zebbug |
| Zurrieq |
| Victoria - Gozo |

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 to have anything in this Guide clarified, please feel free to contact us by e-mail to customer@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 Information within this Guide is subject to change from time to time. The Bank will inform you two months prior to making any changes via a durable medium. 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 Gozo only. Malta Customers are to deposit the Night Safe bags at any of the Bank's Night Safe Facility in Malta, whereas Gozo Customers are to deposit Night Safe Bags at Gozo's Night Safe Facilities. This Guide 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 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, one may:

- contact the Bank's Customer Service Centre on 2131 2020; or

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- write to The Manager, Customer Issues, Bank of Valletta p.l.c. 62 Triq Sant'Anna, Floriana, FRN9011 - 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, N/S in Regional Road, Msida MDS1920, 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

Not applicable to this service.