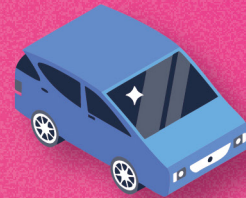


# ★ BOV CLUB STUDENTS PACKAGE

**YOUR**



**ACHIEVEMENTS,**

**OUR SUCCESS.**



**TERMS & CONDITIONS  
2026**

**BOV**  
Bank of Valletta

**This document has been specifically designed for students that are already Bank of Valletta p.l.c. (hereinafter 'BOV' or the 'Bank') account holders but will be enjoying a package designed to enhance the banking journey along the years to come.**

It is important that you read carefully and understand this document together with the following documents, as the use of the BOV Club | Student Package is governed by the terms outlined below:

- The BOV General Terms and Conditions, which can be found by visiting [BOV Products and Services Terms & Conditions - Bank of Valletta - BOV Group](#)
- Terms and Conditions applicable to the specific products and/or services requested within the BOV Club package [www.bov.com/terms-and-conditions](http://www.bov.com/terms-and-conditions).
- All other applicable documents such as the Fee Information Document: [www.bov.com/terms-and-conditions](http://www.bov.com/terms-and-conditions).

If you need any clarifications about the applicability of the entire Terms and Conditions of your BOV CLUB | Student Package, please send us an e-mail on [customercare@bov.com](mailto:customercare@bov.com) and we will be more than happy to assist you.

[www.bov.com/tariff-charges-and-fids](http://www.bov.com/tariff-charges-and-fids)

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## DEFINITIONS



'Member' means the person whose application for **BOV Club | Student Package** membership has been accepted by the Bank.

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## CONDITIONS & ELIGIBILITY FOR MEMBERSHIP

1. **BOV Club | Student Package** membership is open to students, aged between 16 and 30 years, or who will be 16 years of age by end of same year of the application.
2. The membership is also open to Maltese or foreign nationality residents in Malta, studying on a full-time basis in a Post Secondary or Tertiary Institution in Malta. A 'full-time basis' means that the student is not in full-time employment and/or receives a salary from full-time employment. Full-time students employed on a part-time basis are eligible for **BOV Club | Student Package** membership.

Students can apply via the online portal <https://join.bov.com/> or by visiting any branch (an appointment is always encouraged): <https://myappointment.bov.com/>

3. The Bank shall have the right to refuse any **BOV Club | Student Package** membership application at its own discretion and shall not be bound to justify or give any reason.

Such refusal means that the applicant will not be entitled to any gifts and benefits of the package.

4. All benefits of the package can be found via this link: [www.bov.com/bov-club-student-package-0](http://www.bov.com/bov-club-student-package-0)

## CORE PRODUCTS

**1. BOV Savings Account** – Members are entitled to a BOV Savings Account. Students who are 15 years old and will turn 16 by the end of the same year may open and operate an account in their own name. However, they require their parents' or legal guardians' consent, by signing an indemnity form.

## SUPPLEMENTARY SERVICES

**1. Debit Card** - Members may enjoy one of 2 different BOV debit cards:

- a. BOV Club CashlinkPAY (16+) available for local and international use with daily cash withdrawal limit of €300 and daily spending of €500.
- b. BOV Club Cashlink Visa (18+) available for local and international use with daily cash withdrawal limit of €300 and daily spending of €700.

All the above-mentioned Debit cards will enjoy a discounted fee on cash withdrawal from other banks' ATM. After the age of 30, or the eligibility of the **BOV Club | Student Package** has lapsed, whichever the earliest, the BOV Club Debit card will be terminated, and a new reviewed card will be available for service to be continued. This termination will be done without notice and any BOV Club benefits (e.g., discounts on withdrawal fees) will no longer be applicable. The new reviewed card will have all the features of a card outside the **BOV Club | Student Package**.

**2. Digital Banking** – Members who are 16 years and over may have access to the below digital banking services:

- a. Internet / Mobile Banking.
- b. BOV Mobile Pay.
- c. eWallet (Google Wallet & Apple Pay)

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## CREDIT FACILITIES

**1. Credit Cards** - Members of age 18+ and having a direct credit of stipend, can apply for a **BOV Club Visa Classic card**, subject to normal bank lending criteria and final approval at the Bank's discretion. The BOV Club Visa Classic Card will be subject to:

- a. An annual fee, which will not be charged during the first year, for the main card holder.
- b. Free purchase insurance protection.
- c. A credit limit of €700.

After the age of 30, or the eligibility of the **BOV Club | Student Package** has lapsed, the BOV Club Visa Classic Card will be terminated, and a new reviewed card will be available for service to be continued. This will be done without notice, and any BOV Club benefits will no longer be applicable. The new reviewed card will have all the features of a card outside the **BOV Club | Student Package**.

## 2. Personal Lending

- a. Student Unsecured Personal Loan (16+)** - while lending is available only to students of 18 years of age or older, a 16- and 17-year-old student can apply for a personal loan but taken out in the name of the parents/legal guardians. Criteria are as follows:
- i. To finance student's personal requirements. The loan cannot be availed of to finance travel/holidays abroad, however requests to finance study-related travel costs may be accepted, at the Bank's discretion.
  - ii. Loan amounts up to €3,000 for a maximum term of 5 years.
  - iii. Interest rate is of 2.05% over the Consumer Lending Bank Base Rate (CLBBR), which is currently 2.45%, thus a final rate of 4.50%.
  - iv. A free Life Cover for the term of the loan.
  - v. No Processing Fees.
- b. Student Unsecured Personal Loan (18+)** - Members of age 18+ and having a direct credit of stipend (and a net regular income) are eligible to apply for a personal loan in their name. Criteria are as follows:
- i. To finance student's personal requirements. The loan cannot be availed of to finance travel/holidays abroad, however requests to finance study-related travel cost may be accepted, at the Bank's discretion.
  - ii. Loan amounts up to €10,000 for a maximum term of 10 years.
  - iii. Interest rate is of 2.05% over the Consumer Lending Bank Base Rate (CLBBR), which is currently 2.45%, thus a final rate of 4.50%.
  - iv. A free Life Cover for the term of the loan.
  - v. No Processing Fees.
- c. BOV Studies Plus+ Student Loan (StudentAssist Scheme)**
- i. Maximum amount of €100,000.
  - ii. Interest rate is of 0.50% over the Consumer Lending Bank Base Rate (CLBBR), which is currently 2.45%, thus a final rate of 2.95%.
  - iii. A maximum moratorium period of 5 years, during which student:
    - a) Does not have to make any loan repayments.
    - b) Pays no interest since interest is paid by the Malta Development Bank (MDB).
  - iv. Following the moratorium period, the loan is to be repaid over a maximum period of 10 years.

All applications for Credit Facilities are subject to the Bank's normal lending criteria, including the appraisal of the applicant's financial status. The decision to grant a Credit Facility or otherwise is entirely at the Bank's discretion and the Bank shall not be bound to justify or give any reason for any decision to refuse Credit Facilities. Any amount due (capital with interest) under a Credit Facility shall be repayable in accordance with the terms and conditions of the sanction letter.

## INVESTMENTS AND PENSION PLANS

- 1. BOV Asset Management** – Members of age 18+ are eligible for the mentioned products and discounts:
  - a. Monthly Investment Plans (MIPs) – 100% discount on all upfront fees.
  - b. Lump Sums Investments – 100% discount on all upfront fees.
- 2. BOV Stockbroking** - Members of age 18+ are eligible for 25% discount on fees charged on deals in securities listed on the Malta Stock Exchange (subject to a minimum fee of €11.65).
- 3. Personal Pension Plan** – Unit Linked - Members of age 18+ are eligible for cash back equivalent to the first month's contribution upon subscription to a Unit Linked Personal Pension Plan up to a limit of €200, with a minimum monthly contribution of €40.

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## GIFT ELIGIBILITY

1. Applicant **must be a full-time student** studying in a post-secondary or tertiary institution in Malta.
2. Applicant must be receiving a stipend and credited into a BOV Account **by end of January 2027**.
3. Applicant **must be a new BOV Club Member and has not received the Welcome Gift in previous years**.
4. For €70 Welcome Gift; Applications must be submitted **prior 30th June 2026**.
5. For €60 Welcome Gift; Applications must be submitted **between 1st July and 31st October 2026**.

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## GENERAL

1. Members can only avail themselves of the benefits available under their respective package until the expiry or termination of their membership for any reason whatsoever. The Bank's standard terms and conditions for products and/or services requested, charges as per the Bank's Tariff of Charges, and prevailing interest rates will apply thereafter.
2. BOV Club Membership ceases automatically when the customer no longer satisfies the eligibility criteria. In addition, the Bank reserves the right to terminate, at any time and without any reason, membership to the **BOV Club | Student Package** at its sole discretion, subject to a minimum of two (2) months' notice of such termination.
3. The Bank reserves the right to amend the terms and conditions of the BOV Club Student Package (including interest rates, fees, and charges) in the below mentioned cases:

The Bank will give BOV Club members a minimum of two (2) months' notice should any of the above events occur.

- a. In the event of changes in market conditions or banking practice.
- b. No upfront contribution or collateral is required.
- c. In the event of changes in costs or reductions in return to the Bank, including costs or reductions in return which shall be consequent upon compliance by the Bank with any capital adequacy or minimum reserve requirements or any other request from or requirement of any central bank other fiscal, monetary, or other authority.

- d. If the member is in breach of any of these terms or is otherwise in default.
  - e. In the event of changes in any relevant legislation, regulation and/or a decision or recommendation of a court, regulatory authority, or similar body.
  - f. In the event of the introduction of new or improved products, systems, methods of operation, technology, alternative delivery channels, services, or facilities.
  - g. If any event occurs or circumstance arises which may reasonably affect the performance by the member of all or any of the obligations under this Agreement.
4. The Bank reserves the right to change the package benefits along the years, in its discretion.
  5. These Terms and Conditions shall be governed, construed, and interpreted in accordance with the laws of Malta and shall be subject to the jurisdiction of the Maltese courts.

**More information is available from [www.bov.com](http://www.bov.com) or contact 2131 2020.**

Issued by Bank of Valletta p.l.c., 58, Triq San Żakkarija, Il-Belt Valletta VLT 1130

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 and investment services in terms of the Banking Act (Cap. 371 of the Laws of Malta) and the Investment Services Act (Cap. 370 of the Laws of Malta).