

Ingħaqadna mal-PAVI Shopping Complex u PAMA Shopping Village biex noffrulek Credit Card esklussiva, li tagħtik aktar benefiċċji meta tixtri mingħand PAVI u PAMA u mill-hwienet fil-kumplessi tagħhom.

### Kif taħdem il-card

- Kellem lill-Customer Care tal-PAVI u applika għal PAVI Bonus Number.
- Bhala offerta ta' darba, mal-Card tirċievi:
  - numru ta' vawċers bi skonti varji għall-valur ta' €50 li jissarfu mill-hwienet fil-Kumpless PAVI
  - 500 'Bonus Points'.

### Irdoppja l-'Bonus Points'

Bhala klijent/a tal-BNF Bank li għandek l-PAVI PAMA Credit Card inti wkoll intitolat/a li tirċievi punti doppji fl-iskema tal-'Bonus Points', kull darba li tħallas bil-Card fil-PAVI u l-PAMA Supermarkets. Dawn il-punti jissarfu f'vawċers li jintitolaw għal tnaqqis mill-kont fuq xiri mingħand PAVI u PAMA Supermarkets, u hwienet oħra li jagħmlu parti mil-'Loyalty Scheme' fil-kumplessi tal-PAVI u l-PAMA.

### Benefiċċji

Il-PAVI PAMA Credit Card toffrilek benefiċċji esklussivi mill-PAVI u l-PAMA Supermarkets u mill-hwienet fil-Kumplessi tagħhom. Permezz tal-Card, inti tista':





- Ikollok kreditu minimu ta' €500, flimkien ma' perjodu li fih ma tħallasx imghax sa massimu ta' 51 ġurnata – dan kollu mingħajr ma qatt tħallas tariffi annwali fuq il-Card.
- Tixtri mingħajr ebda limitu fil-ġurnata, u tiġbed minn ATM sa' €500 fi flus kontanti\*.
- Tagħmel pagament minimu fix-xahar ekwivalenti għal 50% tal-bilanċ permezz ta' 'direct debit', bl-għażla li tagħmel pagamenti addizzjonali permezz tal-internet banking.
- Tuża l-PAVI PAMA Credit Card fil-Kumplessi tal-PAVI u tal-PAMA mingħajr hlas\*\*.

3D Secure **VERIFIED**  
by VISA

BNF Bank nidea t-teknologija 3D Secure għall-PAVI PAMA Credit Card. Din it-teknologija tagħtik aktar sigurtà meta tixtri minn fuq siti elettronici u tgħin biex twaqqaf frodi u transazzjonijiet li ma jkunux awtorizzati, billi tikkonferma l-identità tal-persuna li tkun qed tixtri. It-termini u kundizzjonijiet jistgħu jinkisbu mis-sit elettroniku ta' BNF Bank.

### Kellimna

Žur fergha tal-BNF Bank u hu miegħek:

-  **Il-PAVI PAMA Bonus Card\*\*\***
-  **Il-karta tal-identità**
-  **FS3 tas-sena li għaddiet**
-  **Rendikont tal-kontijiet li għandek ma' banek oħra.**

Aħna lesti nisimgħuk.

\*Termini u kundizzjonijiet japplikaw. Il-Credit Card hija suġġetta għall-kriterji normali ta' self tal-Bank. Il-Bank jirriserva d-dritt li jemenda jew iwaqqaf dan il-prodott skont id-diskrezzjoni tiegħu mingħajr avviż. BNF Bank plc hu liċenzjat mill-MFSA biex joffri servizzi bankarji skont it-termini tal-Att dwar il-Kummerċ Bankarju tal-1994 u huwa membru fl-iskema ta' Kumpens l-id-Depożitant kif stabbilit permezz tal-Awviż Legali 383 tal-2015. Registrat f'Malta C41030 – 203, Level 2, Rue D'Argens, Gżira, GZR 1368, Malta.

\*\*Tista' tuża l-PAVI PAMA Credit Card fi hwienet oħra barra l-PAVI u l-PAMA suġġett għal tariffa ta' €2.50 fuq kull transazzjoni.

\*\*\*Jekk għadek trid tissieheb fil-PAVI/PAMA Loyalty Scheme, kull ma trid tagħmel hu li tkellem lil wiehed mir-rappreżentanti tal-PAVI/PAMA Customer Care u tapplika għall-Bonus Number qabel tmur f'xi fergha tal-BNF Bank.



# Let's talk about rewards.

PAVI PAMA Credit Card

BNFBANK



A member of PG Group

We've teamed up with PAVI Shopping Complex and PAMA Shopping Village and created a Credit Card that helps you make the most of your shopping experience. This exclusive Credit Card gives you access to benefits at PAVI and PAMA and other outlets within their complexes.

### How it works

- Contact a PAVI Customer Care representative and apply for the PAVI Bonus Number.
- On subscription you will receive:
  - A number of discount vouchers amounting to €50 redeemable at any outlet within the PAVI Shopping Complex
  - 500 Bonus Points.

### Double your bonus points

As a **PAVI PAMA Credit Card** holder you will also earn double Bonus Points on purchases paid with your Card at PAVI and PAMA Supermarkets. These bonus points can be exchanged for cash vouchers which can be used to pay for future shopping at PAVI and PAMA supermarkets and other outlets collaborating in these Loyalty Schemes within the PAVI and PAMA shopping complexes.

### Benefits

- Get access to a minimum credit limit of €500 with an interest free period up to 51 days – all without even having to pay an annual fee.
- No daily limit on purchases, whilst being able to withdraw an ATM Cash Advance of up to €500\*.
- Settle the minimum of 50% of your balance easily with every month's direct debit, with the option of making additional repayments through internet banking if you prefer.
- Use the **PAVI PAMA Credit Card** within the PAVI and PAMA Shopping Complexes at no cost\*\*.







A member of PG Group



The **PAVI PAMA Credit Card** from **BNF Bank** is 3D Secure. This technology gives you an additional layer of security when shopping online, and further protects against unauthorised and fraudulent card transactions by requiring authentication whenever an eligible purchase is made. Terms and conditions are available on the Bank's website.

### Come talk to us

If you're interested in getting a **PAVI PAMA Credit Card**, visit us at your preferred **BNF Bank** Branch and bring:

-  **Your PAVI PAMA Bonus Card\*\*\***
-  **Your ID Card**
-  **Last year's FS3**
-  **Bank statements of all accounts held with other banks.**

**We're ready to listen.**

\*Terms and conditions apply. The credit card is subject to the Bank's lending criteria. The Bank reserves the right to amend or withdraw the credit card product from the market at any time, at its sole and absolute discretion and without any prior notice. **BNF Bank** plc is a credit institution licensed to undertake the business of banking by the MFSA, in terms of the Banking Act 1994 and is a member of the Depositor Compensation Scheme established under the Depositor Compensation Scheme Regulations (Legal Notice 383 of 2015). Registered in Malta C41030 - 203, Level 2, Rue D'Argens, Gzira, GZR 1368, Malta.

\*\*You can use your PAVI PAMA Credit Card outside PAVI and PAMA or at other retailers against a fee of €2.50 for each transaction.

\*\*\*If you are not yet enrolled in the PAVI loyalty scheme, you need to contact a PAVI Customer Care representative and apply for the PAVI Bonus Number before visiting a **BNF Bank** branch.



# Building a new future.

Call 2260 1000 | [www.bnf.bank](http://www.bnf.bank)