

Salary Package



Building a new **future.**

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



Let's talk  
about **money.**



Life shouldn't be all about work and living from one salary to the next. We want to help you make the most of your income so you can breathe and enjoy little luxuries. Our **Salary Package** includes a range of benefits that will leave more money in your pocket and make your salary work for you.

## Key features

If you earn at least €750 net a month you'll get:

- a free cheque book, Visa Debit Card and BNF Internet Banking
- a fee-free Classic Credit Card for the first year\* - with a minimum credit limit of €1,000, free purchase protection, free travel insurance (including the possibilities to extend the travel insurance over the period of 365 days as well as to cover for Winter Sports activities, both subject to an additional premia) and discounts on health schemes and insurance premia.
- a credit line of up to €1,000\*\*.

## Benefits

- Premium interest rates on the Direct Salary Account\*\*\*, if you deposit your salary into this account via direct credit.
- 25 bps bonus interest on the standard rate of the Monthly Savings Scheme.
- Bonus rate on standard 1-year term deposits.

## Discounts on loans

- A discount of 25 bps on the rate of unsecured Personal Loans\*.
- A discount of 25% on Personal Loan processing fees.
- A discount of 25% on Home Loan\* processing fees up to a maximum discount of €150.

## Come talk to us

Visit us at any **BNF Bank** branch or call us on 2260 1000.

## We're ready to listen.

Terms and conditions apply.

\* Loans and credit cards are subject to the Bank's lending criteria.

\*\* The credit line is subject to the Bank's lending criteria and will not incur any debit interest but will be subject to a fee of €0.25 per day for every day it is utilised.

\*\*\* The Direct Salary Account is available to clients who hold one of the following products with the Bank: a term deposit, a savings scheme, a credit card or a loan facility in addition to the direct credit of salary.

The availability of all credit facilities, deposit products and other products indicated herein are subject to the Bank's eligibility requirements and in all cases subject to the Bank's sole and absolute discretion. The Bank reserves the right to amend or withdraw this product or its components thereof 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.

Il-ħajja m'għandiex tkun xogħol biss. Ahna rridu ngħinuk tiegħu kemm tista' mid-dħul tiegħek biex tkun komdu u tgawdi fl-istess ħin. Is-**Salary Package** tagħna jinkludi varjetà ta' benefiċċji li jħaddimlek is-salarju u jħallilek il-flus fil-but.

## Kif jaħdem il-kont

Jekk taqla\* mhux inqas minn €750 netti fix-xahar, inti tiegħu:

- cheque book, Visa Debit Card u BNF Internet Banking b'xejn
- Classic Credit Card b'xejn għall-ewwel sena\*- b'limitu ta' kreditu minimu ta' €1,000, li tagħtik ukoll assikurazzjoni b'xejn fuq xiri u safar (inkluż il-possibbiltà li testendi l-assikurazzjoni tas-safar għal perjodu ta' 365 ġurnata kif ukoll assikurazzjoni fuq attivitajiet relatati mal-Winter Sports, it-tnejn soġġetti għal pagament addizzjonali) u skontijiet fuq skemi ta' saħħa u assikurazzjoni.
- linja ta' kreditu sa €1,000\*\*.

## Benefiċċji

- Rati tal-interessi preferenzjali fuq id-Direct Salary Account\*\*\*, jekk tiddepożita s-salarju tiegħek f'dan il-kont permezz ta' direct credit.
- 25 bps bonus fuq ir-rata tal-interessi tal-Monthly Savings Scheme.
- Rata ta' interessi addizzjonali fuq kontijiet standard b'terminu fiss għal sena.

## Skontijiet fuq is-self

- Skont ta' 25 bps fuq ir-rata tal-imghax fuq self personali mhux kopert b'garanzija\*.
- Skont ta' 25% fuq l-ispejjeż tal-ipproċessar fuq self personali.
- Skont ta' 25% fuq l-ispejjeż tal-ipproċessar fuq self għad-djar\* sa massimu ta' €150.

## Kellimna

Žur fergħa ta' **BNF Bank** jew ċemplilna fuq 2260 1000.

## Ahna lesti nisimgħu.

Termini u kundizzjonijiet japplikaw.

\* Is-self u l-credit cards huma suġġetti għall-kriterji normali ta' self tal-Bank.

\*\* Il-facilità hija suġġetta għall-kriterji normali ta' self tal-Bank. Fuq din il-facilità ma jithallas ebdha imghax imma hija suġġetta għal tariffa ta' €0.25 għal kull ġurnata li tintuża.

\*\*\* Id-Direct Salary Account huwa applikabbli għall-klijenti li għandhom mill-inqas wieħed minn dawn il-prodotti: kont b'terminu fiss, skema ta' tfaddil, credit cards jew self flimkien ma' direct credit tas-salarju.

L-aċċess għal kull tip ta' self, kontijiet ta' depożitu u l-prodotti msemmija f'dan il-fuljett huma suġġetti għall-kriterji normali tal-Bank u skont id-diskrezzjoni tiegħu. Il-Bank jirriserva d-dritt li jemenda jew iwaggaq dan il-prodott jew partijiet minnu 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 liq-Depożitant kif stabbilit permezz tal-Avviż Legali 383 tal-2015. Registrat f'Malta C41030 - 203, Level 2, Rue D'Argens, Gzira, GZR 1368, Malta.