

Tajjeb ikollok fuq xiex isserrah. Il-BNF Credit Card tagħtik il-flessibilità meta l-iktar ikollok b'zonnha. Il-Card toffrilek dinja t'opportunitajiet! Ixtri online u iġbed il-flus minn kull fejn tkun.

### Benefiċċji

- Hallas għax-xiri ta' kuljum minghajr il-htieġa li għorr flus kontanti jew ċekkijiet.
- Gawdi minn perjodu ta' 50 ġurnata fejn ma thallasx imghax, jekk thallas il-bilanċ kollu fid-data speċifikata fil-kont kull xahar.
- Aghmel pagamenti awtomatiċi fil-kont.
- Iġbed il-flus minn VISA ATMs kullimkien madwar id-dinja.
- Ixtri online mill-kumdità ta' darek jew tal-uffiċċju.
- Ibbenefika minn assikurazzjoni tas-safar b'xejn meta thallas l-arranġamenti tas-safar bil-BNF Credit Card tiegħek.

### Classic Credit Card

Jekk għandek 18-il sena jew iktar, tista' tapplika għall-Classic Credit Card b'limitu ta' kreditu minimu ta' €1,000. Il-benefiċċji jinkludu:

- polza tal-assikurazzjoni b'xejn fuq is-safar;
- polza tal-assikurazzjoni b'xejn fuq ix-xiri;
- skontijiet fuq skemi tas-saħħa;
- skontijiet fuq polza tal-assikurazzjoni fuq is-saħħa u poloz oħra tal-assikurazzjoni; u
- servizzi t'assistenza globali tal-Visa.

### Gold Credit Card

Jekk taqla mhux inqas minn €25,000 fis-sena, tista' tapplika għall-Gold Credit Card b'limitu minimu ta' kreditu ta' €5,000 u tgawdi mill-benefiċċji tal-Classic Credit Card kif ukoll shubija fl-iskema 'Priority Pass'.

### Sigurtà

Għal aktar sigurtà, l-credit cards kollha ta' BNF Bank jagħmlu użu mit-teknoloġija EMV Chip li titlob li jiddaħhal PIN biex tkun awtorizzata kull transazzjoni ta' xiri.



3D Secure

Il-Classic u l-Gold Credit Cards tagħna huma 3D Secure. Din it-teknoloġija toffri 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 l-kundizzjonijiet jistgħu jinkisbu mis-sit elettroniku tal-Bank ([www.bnf.bank](http://www.bnf.bank)).

### Kellimna

Žur fergha ta' BNF Bank u hu miegħek:



Il-karta tal-identità'



Evidenza tad-dhul finanzjarju permezz ta':

- FS3 tas-sena li għaddiet u l-payslips tal-aħħar 3 xhur JEW
- Jekk taħdem għal rasek, kopja tal-aħħar 3 snin tal-formola tad-dhul tad-Dipartiment tat-Taxxi Interni nkluż il-Profit and Loss Account



Rendikont tal-kontijiet kollha li għandek ma' banek oħra.

Aħna lesti nisimghuk.

Termini u kundizzjonijiet japplikaw. Il-Credit Cards huma suġġetti għall-kriterji normali ta' self tal-Bank. Il-Bank jirriserva d-dritt li jemenda jew iwaqqaf il-prodotti msemmija hawn fuq skont id-diskrezzjoni tiegħu minghajr 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 lid-Depożitant kif stabbilit permezz ta' l-Avviż Legali 383 tal-2015. Registrat f'Malta C41030 – 203, Level 2, Rue D'Argens, Gżira, GŻR 1368, Malta.



Let's talk  
about that  
extra credit.

It's always good to know you have something to fall back on. A **BNF Credit Card** gives you the flexibility and breathing space you need, when you most need it. Access a world of opportunities with this convenient method of payment – shop online from wherever you are and withdraw money anywhere in the world.

## Benefits

- Pay for your everyday purchases without the need to carry around cash or cheques.
- Enjoy an interest-free period of up to 50 days, if you pay off your account in full by the specified payment due date each month.
- Make automatic monthly repayments.
- Withdraw cash from Visa ATMs anywhere in the world.
- Make online purchases without leaving the comfort of your home or office.
- Benefit from free travel insurance cover, by purchasing your travel arrangements using your BNF Credit Card.

## Classic Credit Card

If you're 18 years of age or older, you can apply for a Classic Credit Card with a minimum credit limit of €1,000. Benefits include:

- free travel insurance;
- free purchase protection insurance;
- health scheme discounts;
- other discounts on insurance premia; and
- Visa global customer assistance services.

## Gold Credit Card

If you earn a minimum of €25,000 annually you can apply for a Gold Credit Card with a minimum credit limit of €5,000 and enjoy all the Classic Credit Card benefits in addition to Priority Pass membership.

## Security features

### PIN required

All **BNF Bank** credit cards are equipped with EMV Chip technology which enhances security by requiring the use of a PIN to authorise purchases.



Our Classic and Gold Credit Cards are 3D Secure. This technology offers 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 ([www.bnf.bank](http://www.bnf.bank)).

## Come talk to us

Applying for a Credit Card is simple. Visit us at your preferred **BNF Bank** branch and don't forget to bring:



**Your ID Card**



**Evidence of income:**

- Last year's FS3 and the last 3 months' payslips OR
- If you're self employed, the last 3 years' Income Tax Return, including the Profit and Loss Account



**Bank statements of all your accounts held with other banks.**

**We're ready to listen.**



# Building a new future.

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

Terms and conditions apply. All Credit Cards are subject to the Bank's lending criteria. The Bank reserves the right to amend or withdraw any of the card products 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.