

FIMBank Direct is a secure digital banking platform with a variety of services catering for both **personal** and **corporate** banking customers. This platform is an integrated solution which is secure, versatile and easily accessible.

FIMBank Direct offers you the facility to open accounts and fixed term deposits, view balances and effect multi-currency payments in a convenient and secure manner.

With FIMBank Direct, you will benefit from enhanced security through the FIMBank CAM App. This can be downloaded from Google Play (Android) or App Store (iOS).

#### FIMBank Direct enables you to open:

- Savings Accounts
- Fixed Term Deposits
- Current Accounts

All this without the need to visit the Bank

## **OOS***i***SOVO**

The established Easisave platform has been integrated within FIMBank Direct. Easisave offers you the possibility to open Savings Accounts and Fixed Term Deposits offering competitive interest rates. With FIMBank Direct you are now provided with the additional feature of scheduling periodical payments from your Savings Account to the selected linked reference account.

## FIMBANK CAM

FIMBank CAM (Camera Authentication Matrix), ensures that the platform is coupled with best of breed security features. With the FIMBank CAM App, you have the added benefit of accessing FIMBank Direct and performing online transactions wherever you are, without the need of having an internet key or token.



High Level Protection Technology



Manage your Accounts & Effect Payments with Ease



#### **Accessible**

Open an Account without visiting the Bank & no Internet Key



#### **Multi-currency**

Multiple Options in Major Currencies

Mercury Tower, The Exchange Financial & Business Centre, Elia Zammit Street, St. Julian's STJ 3155, Malta







# **Savings and Current Accounts**

An Easisave Savings Account is ideal if you are looking for an advantageous interest rate on your savings.

You may choose either a single (in case you are the only applicant) or joint (up to three applicants) account. To open an Easisave Savings Account you will require a linked reference account. The reference account is an account in the applicant/s' name with another eligible financial institution, with which the Easisave Savings Account is linked. You will be able to transfer funds to and from this linked reference account.

You will benefit from a no FIMBank fees and charges framework with 24/7 access to your accounts. You will also be supported by FIMBank Helpdesk should you require assistance during account opening and any other related queries. You will be requested to place an initial deposit of 50 EUR/USD with no applicable FIMBank charges. The bank with which you hold your linked reference account may charge you a fee for the money transfer.

A FIMBank Current Account allows you to open a FIMBank Fixed Term Deposit and gain access to different types of funds transfers.

It offers the facility of performing or scheduling single or multicurrency transfers, with a customised funds transfer limit which is adapted to your needs.

A FIMBank Corporate Account is aimed at catering for the needs of the modern business. You may:

- ✓ View balances
- **⊘** Execute/schedule multiple funds transfers
- ✓ Effect single or multi-currency payments 24/7
- Get direct access to statements and advices
- Schedule periodical payments (standing orders)
- ✓ Benefit from competitive Forex

**FIMBank Direct** has an in-built security with *multi-level role-based* authorisation and allows FIMBank Helpdesk to customise funds transfer limits tailored to your specific needs.



# **Fixed Term Deposits**

An Easisave Fixed Term Deposit is a simple and reliable way to invest your money and benefit from an advantageous interest rate return. You can open an Easisave Fixed Term Deposit via FIMBank Direct. In order to open your Fixed Term Deposit, you must first open an Easisave Savings Account.

A FIMBank Fixed Term Deposit is ideal if you want to place funds and benefit from an advantageous interest rate. You can open a Fixed Term Deposit, by choosing from a variety of tenors which range from 3 months to 3 years in either Euro or US Dollar. Other currencies may be availed to you upon request.

A FIMBank Corporate Fixed Term Deposit is accepted for periods ranging from one month and upwards. By investing at such a rate for a period of your choice, you will be rewarded with a fixed return, depending on the deposit amount.

#### **Funds Transfers**

You will be able to perform multiple types of **Funds Transfers.** You can effect:

- SEPA payments
- Non-SEPA payments
- Internal FIMBank account transfers
- Own account FIMBank to FIMBank transfers

This applies to both **personal** and **corporate** banking customers, excluding Easisave.

For all the funds transfer types mentioned above, you can also schedule periodical payments (standing orders).

When opening an Easisave Savings Account you will only be able to transfer funds from and to your linked reference account.

Time for what really matters most