

18<sup>th</sup> February, 2020

Dear esteemed member,

The Malta Developers Association appreciates the importance of our sponsors, and ensures regular collaboration to sustain the strong relationships developed, with the objective of being recognised as the association of excellence within our field.

Our continuous efforts and results could not be possible without all our contributors, particularly the platinum sponsors, such as FIMBank, which has been instrumental in supporting our mission. We encourage you to get in touch with the Bank to discuss how your business can benefit from the range of banking services offered.

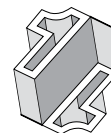
We thank you for your continuous support.

Warm regards,

Sandro Chetcuti  
President

Michael Stivala  
Secretary General

-  Efficient Service
-  Personalised Client Relationships
-  Competitive Rates

**FIMBANK**

## Real Estate Developer Suite

### Loans to Finance Your Projects

FIMBank provides financing solutions to established developers at competitive market terms and pricing.

We can assist you every step of the way, providing the assurance of having the financial backing to start and finish your project.

Contact us now to discuss your project

 2328 0129

 [realestate@fimbank.com](mailto:realestate@fimbank.com)

 [www.fimbank.com](http://www.fimbank.com)

FIMBank p.l.c. is a licensed credit institution regulated by the Malta Financial Services Authority and is listed on the Malta Stock Exchange.



كيبكو  
KIPCO

شركة مشاريع الكويت (القبضة)  
Kuwait Projects Company (Holding)



FIMBank is a member of the KIPCO Group. KIPCO's operations extend across the Middle East and North African region, from the Atlantic Ocean to the Arabian Sea. With holdings in sectors such as financial services, media, manufacturing and real estate, KIPCO Group comprises over 60 companies and employs over 16,000 people in 24 countries. Founded in 1975, KIPCO is one of the MENA region's most successful companies. The Group's consolidated assets exceed US\$ 30 billion.



KIPCO Tower

Kuwait City

KIPCO is developing the Hessah Al Mubarak District which is the first-ever comprehensive, mixed-use district in Kuwait. The land plot measures 227,066 sqm, of which close to 50% is dedicated for public services and amenities. This includes gardens, open public spaces, urban plazas, streets, multi-storey public parking and utilities. Gardens and green areas across the project have been allocated 23,400 sqm. The district comprises of thirteen residential high-rise buildings.

## FIMBank Sponsors the Planting of Trees

FIMBank, in collaboration with the sub-committee of Clean Air and Renewable Energy, within the remit of the Mosta Local Council, recently sponsored the planting of olive trees at Targa Battery in Għajjn Rihana. A total of fifty trees were planted during the event. This initiative is part of the Bank's ongoing corporate social responsibility programme.

The Bank's commitment towards the well-being of the environment reflects its deep roots in Malta, which have been established over the past twenty-five years. Further initiatives by the Bank will be undertaken in this regard, in 2020.





# Sustainability Model



## FIMBank Property Development Loans

FIMBank is geared to provide established developers with financing solutions for property development projects with competitive terms and pricing. The Bank has a fully fledged, specialised Real Estate team with several years' of experience in tailoring solutions to exceed the expectations of established developers.

The Bank provides a range of facilities which includes funding on a pro rata basis for the purchase of land and development into residential units or commercial buildings. FIMBank offers terms which vary depending on the nature of the project, whilst the repayment is typically structured to coincide with the sale of property, or from the proceeds of the rental or business activity.

"The cornerstone of the Bank's business model is the personalised long-term relationships developed with clients. FIMBank offers quality banking, with a dedicated team delivering an impeccable customer service experience. We are the banking partner of choice for property developers" said Jason Zammit, Business Head - Real Estate.

**For further information, please contact FIMBank's Real Estate team via email on [realestate@fimbank.com](mailto:realestate@fimbank.com) or telephone on 2328 0129.**



**Jason Zammit**  
Business Head - Real Estate

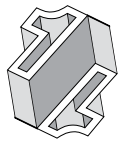
# Your Corporate Banking Partner

FIMBank is strongly geared to deliver a bespoke service to its corporate clients. The Bank's commitment to offer quality banking is underpinned by its personalised and tailor-made approach. The strategy hinges on the commitment to provide added value to its local and international clients by focusing on specialised customer service and sophisticated systems. Corporate clients of FIMBank are individually assigned a specific Relationship Manager to cater for their banking requirements. This is coupled with dedicated support and on-boarding for day-to-day banking and general account maintenance.

FIMBank also offers competitive fixed term deposit rates for corporate customers, for both Euro and US Dollar currencies. Corporate clients may also make use of the Bank's secure and customer-friendly digital banking platform, FIMBank Direct.

Through this platform, clients of FIMBank may execute local and international payments, generate statements, view balances and open term deposits securely. Access to foreign currency payments is enabled via the Bank's strong international reach.

Please contact us on 2132 2100 for further information



FIMBANK

## Corporate International Banking



### International Settlements

Excellent correspondent banking relationships enable FIMBank to provide a reliable framework to transfer money across the globe.



### Cash Management

FIMBank is strongly positioned to deliver an enhanced banking service to corporate customers.



### Foreign Currencies

FIMBank has invested significantly in its offering for international settlements in major currencies including US Dollar.



### Digital Banking

The Bank's secure digital banking platform FIMBank Direct, is designed for the cash management needs of corporate customers.

 2132 2100

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Contact our Cash Management business development team

 [www.fimbank.com](http://www.fimbank.com)

FIMBank p.l.c., Mercury Tower, The Exchange Financial & Business Centre, Elia Zammit Street, St. Julian's STJ 3155  
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