

## Terms & Conditions for the BNF Black Friday Offers

The Personal Loan and the Credit Cards are subject to the Bank's lending criteria and therefore the Bank may request additional documentation as necessary. The Black Friday Offers are applicable for quotes issued between 12<sup>th</sup> November and 4<sup>th</sup> December 2021 (both dates included). Loans issued by the Bank resulting from applications submitted during the Black Friday Offer period shall be eligible for the Black Friday Offers by not later than 31<sup>st</sup> December 2021.

The Personal Loan processing fee shall be payable to the Bank on the date of application, with the Black Friday Offer the processing fee shall be refunded and credited back to the borrower(s) account upon loan drawdown.

Any applicable offer does not apply in conjunction with any other offer(s) on the same product(s). In such eventuality, you will benefit from the best offer available.

By signing these Terms and Conditions you declare that you have read, understood and agreed to abide by the above terms and conditions.

Loans and credit cards are subject to the Bank's lending criteria. The availability of all loans, credit cards and deposit products are subject to the Bank's eligibility requirements and in all cases subject to the Bank's sole and absolute discretion. If required, additional documentation may be requested by the Bank. The Bank reserves the right to amend or withdraw this offer from the market at any time, at its sole and absolute discretion and without any prior notice. BNF Bank p.l.c. 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.

November 2021