

# CREDIT CARD APPLICATION FORM

Please complete all fields of the application by clicking on the required options and using the drop-down fields. Kindly present original identification document and include certified and translated copies of the required supporting documents to confirm identity and other personal details. Kindly submit the completed application form and required documentation to our branch representatives.

## PERSONAL DETAILS

First Name:	Surname:
ID No./Passport No.:	Marital Status:
Number of dependents:	Level of Education:
Primary Employment Type: <input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Self-Employed/Sole Trader <input type="checkbox"/> Homemaker <input type="checkbox"/> Student	
Primary Employer:	Occupation:
Employment Start Date: (DD / MM / YYYY)	Employment Term: <input type="checkbox"/> Indefinite <input type="checkbox"/> Definite
Present Gross Annual Salary (excl. government bonus) €	
Secondary Employment Type: <input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Self-Employed/Sole Trader <input type="checkbox"/> Homemaker <input type="checkbox"/> Student	
Secondary Employer:	Occupation:
Employment Start Date: (DD / MM / YYYY)	Employment Term: <input type="checkbox"/> Indefinite <input type="checkbox"/> Definite
Present Gross Annual Salary: (excl. government bonus) €	
Other Annual Income:	€
Total Annual Income - Gross: €	

## CREDIT CARD

I wish to apply for the following credit card with the requested preferences (Tick your request)

	Credit Card <sup>(1)</sup>	Limit <sup>(2)</sup>
Classic Credit Card	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	€
Gold Credit Card	<input type="checkbox"/>	€

### Commitments/Other Debts:

Type of Lending	Lender	Outstanding Amount €	Remaining Term	Repayment Terms

### Payment Account:

Please specify the Payment Account number from which the repayment is to be debited<sup>(3)</sup>: \_\_\_\_\_

(1) Choose one Classic Credit Card colour option from the following: *L-Imżejna*, *L-Arzella*, *L-Iljun*, or Gold Credit Card: *Il-Pum tad-Deheb*.

(2) For Classic Credit Card, specify a limit between €1,000 to €3,999.  
For Gold Credit Card, specify a limit between €4,000 to €10,000.

(3) The minimum monthly repayment is of 5% on the utilised Credit Card Facility limit or €15 whichever is the highest.



## APPLICANT'S DECLARATIONS

I the undersigned hereby:

Confirm that all of the information provided to the Bank by me by means of this form is true, complete and up-to-date. I confirm that to the best of my knowledge that I am in good health, unless the Bank has been informed otherwise.

I declare that the Bank is authorised to make inquiries as it may deem necessary. I undertake to advise the Bank immediately should there be any change in the information given by me by means of this form or, in the event of any changes in circumstances which could affect this application.

It is understood that the Bank reserves the right to decline my application without giving any reason for its decision.

I hereby confirm that I have read, understood and accepted the Data Protection Notice, the entire Terms & Conditions, Depositor Information Sheet, Fee Information Document and Tariff of Charges governing the requested products and services. I also acknowledge that when needed, I can collect a copy of the relevant Terms & Conditions, Data Privacy Policy, Depositor Information Sheet, Fee Information Document and Tariff of Charges from any APS Branch, which are also available from the Bank's website [apsbank.com.mt/terms-and-conditions](https://apsbank.com.mt/terms-and-conditions).

Signature of Applicant

Date:

## DATA PROTECTION NOTICE

We at APS Bank plc (C 2192) of APS Centre, Tower Street, Birkirkara, Malta, take every measure to ensure that your privacy is one of our topmost priorities. Please take the time to read through the below, which is applicable to you insofar as you are a data subject as understood by the EU General Data Protection Regulation (2016/679), briefly explaining how we process your personal data, before submitting the above form.

**WHY WE NEED YOUR PERSONAL DATA** - We need your personal data (the information you have provided to us in the loan application form above that identifies you as an individual) to provide you with the requested services, namely to provide you with our retail lending facilities and other related processing operations, including for the purpose of fraud prevention and compliance with regulations and legislation to which we are subject. Therefore, in this case, our legal bases for processing the said personal data are **necessity for the performance of a contract with you (or taking steps at your request prior to entering into such a contract) and our compliance with our legal obligations.**

We also need your personal data, where you decide to give it to us, to provide you with further information and/or quotations in relation to the insurance products which we may offer in our role as a tied insurance intermediary or otherwise. Since in this case we cannot or opt not to rely on the contractual necessity or legal obligations grounds, we will instead rely on your consent (provided to us in the form above where you choose to tick the appropriate tick box). **YOUR CONSENT CAN BE WITHDRAWN AT ANY TIME** by contacting us as explained below. However, do note that withdrawing consent will mean that we will no longer contact you to inform you of the insurance products we can provide you.

**WHO WE SHARE YOUR PERSONAL DATA WITH** - Your personal data will be made available to those people in the bank who need it to carry out their duties and provide you with the services you expect from us. We also share it with:

- Other entities within the APS group and/or any sub-contractors, agents or service providers we may have appointed who carry out services for us either now or in the future (including their employees, sub-contractors, service providers, agents, directors and officers);
- Any joint account holders, trustees, beneficiaries, administrators, attorneys appointed via a power of attorney, curators or executors;
- Other financial institutions, tax authorities, trade associations, credit reference agencies, payment service providers and debt recovery agents;
- Your beneficiaries, intermediaries, correspondent and agent banks;
- Law enforcement, government, courts, dispute resolution bodies, our regulators, auditors, advisors, consultants and any party appointed or requested by our regulators to carry out investigations or audits of our activities;
- The Central Bank of Malta to update the Central Credit Register maintained by it;
- Fraud prevention agencies who will also use it to detect and prevent fraud and other financial crime and to verify your identity;
- Other parties involved in any dispute, including disputed transactions;
- Anyone who provides instructions or operates any of your accounts, products or services on your behalf.

**Your personal data will not be disclosed to any other persons besides those mentioned here unless we are required to do so by law.**

**HOW LONG WE KEEP YOUR PERSONAL DATA FOR** - We will keep your personal data only as long as is necessary. Necessity is dependent on legal obligations we may have, as a bank or otherwise. For instance, we are legally obliged to keep any personal data that can be deemed as 'accounting records' for **ten years**. Moreover, we are entitled to retain personal data in certain cases (as opposed to being obliged to do so). For example, when we believe that the personal data is necessary for us to defend ourselves against civil claims that may be brought against us, we are allowed to keep the data for as long as that risk subsists (usually **five years** from the end of our contractual relationship with you).

**YOUR DATA PROTECTION RIGHTS** - You, as a 'data subject' as understood under applicable data protection laws, have a number of rights that are applicable **under certain conditions and in certain circumstances**, including Your:

- **Right of access** to your personal data processed by us;
- **Right to ask us to rectify** inaccurate personal data concerning you;
- **Right to have us erase** your personal data ('**right to be forgotten**');
- **Right to ask us to restrict** (that is, store but not further process) Your personal data;
- **Right to ask us to provide** Your personal data to You in a structured, commonly used, machine-readable format, or (where technically feasible) to have it 'ported' directly to another data controller ('**right to data portability**');
- **RIGHT TO WITHDRAW ANY CONSENT YOU MAY HAVE GIVEN US AT ANY TIME (as in the case of consent for contacting you with further information on insurance products)** by sending an email request to [echannels@apsbank.com.mt](mailto:echannels@apsbank.com.mt);
- **Right to object** to our processing your personal data (**not applicable where we process your personal data on the basis of contractual necessity or our legal obligations or on the basis of your consent as per above**);
- **Right to lodge a complaint** with the relevant supervisory authority.

**AUTOMATED DECISION-MAKING** - The personal data you have provided us with in the above form will be subject to decisions concerning you taken by automated means. These decisions concerning you (which possibly also include profiling) will be used for credit scoring purposes.

**WHERE CAN YOU READ OUR FULL DATA PRIVACY POLICY?** - This section represents a condensed explanation of how we use your personal information. For more information including more detail on your rights, we strongly recommend you read our user-friendly and layered full **Data Privacy Policy**, available here: [apsbank.com.mt/en/gdpr](https://apsbank.com.mt/en/gdpr) you can ask us for a paper copy of the full Data Privacy Policy at any time from any of our branches.

If you have any questions or concerns regarding this Data Protection Notice or our Privacy Policy, you may also contact our Data Protection Officer by sending an email to [dataprotectionofficer@apsbank.com.mt](mailto:dataprotectionofficer@apsbank.com.mt) or a letter to the Data Protection Officer, APS Bank plc, APS Centre, Tower Street, Birkirkara, BKR 4012, Malta.

## REQUIRED DOCUMENTS

Please ensure that the following documents (as applicable) are attached to this application form so that we can start processing your application without delay:

What Documents are required?	Submitted? For office use only
<input type="checkbox"/> Identification Document of applicant	<input type="checkbox"/>
<input type="checkbox"/> Latest 3 payslips and previous year FS3 (if employed). <b>Not applicable if salary has been deposited in an APS Bank account for at least six months</b>	<input type="checkbox"/>
<input type="checkbox"/> Latest 2 years' Income Tax Return and Profit and Loss, signed by applicant (if self-employed)	<input type="checkbox"/>
<input type="checkbox"/> Trading accounts, signed by accountant and applicant (if Income Tax Return has not yet been filed for self-employed applicants)	<input type="checkbox"/>
<input type="checkbox"/> Lease agreement/s for existing long let rent with a duration of 6 months or more and/or TA24 form (if applicable)	<input type="checkbox"/>
<input type="checkbox"/> Latest 2 years' Inland Revenue receipts corresponding to submitted TA24 for short term lease agreements of less than 6 months (if applicable)	<input type="checkbox"/>
<input type="checkbox"/> 12 months' statement of account where salary is credited. <b>Not applicable if salary has been deposited in an APS Bank account for at least six months</b>	<input type="checkbox"/>
<input type="checkbox"/> CCR01 Central Credit Registry Information Request Notification (if no facilities held with APS)	<input type="checkbox"/>
Other documents may also be requested in support of your application.	