



FINCO TREASURY MANAGEMENT LIMITED

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A Limited Liability company registered in Malta on the 9th November 1994, Registration No.C17017

62+ Malta Government Savings Bond

The purpose of this document is to provide a summary of the main features of the 62+ Malta Government Savings Bond. Further information on the 62+ Malta Government Savings Bond can be obtained from the prospectus which can be collected from our offices.

Name of the Retail Savings Bond	62+ Malta Government Savings Bond
Amount on Issuance	Issue of €65,000,000 subject to an over-allotment up to a maximum amount of €35,000,000 for a total aggregate amount of €100,000,000
ISIN No.	MT4000010069
Who can invest?	Category 'A'- Form A - All individuals born in 1959 - Individuals born before 1 st January 1959 who were eligible but did not participate in previous issuance of 62+Savings Bond Category 'B'- Form B - Existing holders of the 62+ Malta Government Savings Bond of previous issues shall receive an application form (Form 'B') by post
Allocation Policy	Preference will be given to new eligible applicants (Category 'A') made up of (i) individuals born in 1959 and (ii) individuals born before 1959 who were eligible to apply in previous issuance but did not participate for any reason whatsoever. After the bonds are allotted to these new applicants, the remaining amounts available for allocation will be allocated among past applicants whose name appear on the register of the 62+ Savings Bonds on the 5 th August 2021
Limitations	Bonds cannot be held jointly with any other individuals. Bonds cannot be purchased under the nominee system.
Type of instrument	Non-marketable debt instrument and non-transferable.
Interest Rate	Fixed rate: 3% gross payable through the duration of the savings bond. Interest will be paid every six- months (half yearly) in arrears on 15 th April and 15 th October by direct credit. Resident eligible investors can opt for the 15% final withholding tax on interest receivable.
Issue Price	The retail savings bond will be issued at par (100) value.
Term	5-year fixed term. On maturity, the Bond will be paid by credit transfer through the Single Euro Payments Area (SEPA) scheme in the IBAN indicated in the respective application form or the latest bank account (IBAN) held in the register.
Early Redemption	Bondholders may opt to withdraw the full amount invested in the 62+ Malta Government Savings Bond before maturity; however, a penalty equivalent to 3 months' interest will be deducted from the final payment.
Maximum and minimum amounts	Eligible investors can apply for a maximum amount of €10,000 and for a minimum amount of €500.
Investment Increment	Multiples of €100.
When the bond is going to be issued?	Applications for Malta Government Savings Bond shall open on Wednesday 29 th September 2021 (at 8:30 a.m.) and close on Monday 4 th October 2021 or earlier at the discretion of the Accountant General. Eligible investors can apply for the subscription in the bond from our offices in Floriana.
Date of Maturity	15 th October 2026