

CUSTOMER CHARTER

This Customer Charter explains what you can expect when you open a deposit account or apply for credit with **Multitude Bank PLC** (operating the brands **Multitude Bank**, **Ferratum Bank**, **Boonuslaen**, **Zeltakredits**, and **Ferratum**). It sets out our key commitments, the information we may ask you for, indicative timelines, applicable fees and charges, and how to raise concerns or seek review.

This Charter is written in plain English and is intended to help you understand our customer journeys. It does not replace the terms and conditions of any specific product.

1) Our commitments

- **Honest and fair service:** We aim to treat you fairly, communicate clearly, and apply our processes consistently.
- **Transparency:** We aim to explain what we need from you, what it costs, how long it typically takes, and what happens if we cannot proceed.
- **Digital-first, accessible support:** We primarily support applications and servicing through secure digital channels (app and web), with alternative channels available for accessibility and formal submissions where appropriate.
- **Privacy and security:** We protect your personal data and use secure methods to collect and review your information. See our privacy notice: <https://www.multitude.com/privacy-and-cookie-policy>.
- **Clear routes to raise concerns:** We provide internal review and complaints handling, and we signpost external remedies where relevant.

2) How to open a deposit account

Questions about deposits and savings? Email deposits@multitudebank.com.

2.1 The process (digital-first)

- **Step 1: Explore product.** Explore account features: <https://www.multitudebank.com/savings>
- **Step 2: Apply online.** Start the application through our app or website and provide the information requested.
- **Step 3: Verify your identity.** We perform identity and verification checks and may request supporting documents.
- **Step 4: Review and confirmation.** We review your application and notify you of the outcome through secure digital channels.
- **Step 5: Account activation.** Once approved and set up, you can use your account in line with the product terms

2.2 Indicative timelines

What happens?

Account opening decision and setup (once we have complete information)

Typical timeline

Within 1 business day after we receive complete and correct information.

What can affect timing?

Missing or unclear information, verification checks, or additional documentation requests.

If we need more information, we will contact you and explain what is required. Timelines run from when we receive complete and correct information.

2.3 What we may need from you

- We only ask for information that is relevant to opening and operating your account, including identity verification and related checks.
- Personal details (such as name, date of birth, contact details, and residency information).
- Identity verification information and documents (for example, government-issued identification).
- Information needed to complete verification and compliance checks, where applicable (for example, source of funds or related supporting details).
- Any additional information needed to provide the service you requested (for example, tax residency details where relevant).

2.4 Fees and charges

- **Savings accounts:** We do not charge fees for opening, operating, maintaining, or closing our Savings accounts.

- If we offer optional services or features that carry a charge, we will show any applicable fees before you confirm, and they will also be set out in the relevant product terms.

2.5 If we cannot open an account, or you want a review

- **Outcome notification:** If we cannot proceed with your account opening, we will notify you through secure digital channels, unless we are restricted from sharing specific details by law or regulatory requirements.
- **How to request an internal review:** You can ask us to review a decision or raise concerns through our complaints process (see section 4).
- **External remedy:** If you remain dissatisfied after our final response, you may be able to refer the matter to the **Office of the Arbiter for Financial Services** (see section 5), where applicable.

3) How to apply for credit

3.1 Credit products covered

We offer consumer credit products such as installment loans, credit lines and credit cards.

- **Where to find options:** Available in-app, via our website, or by contacting us: <https://www.multitudebank.com/contact>
- **Before you accept:** Full product terms and pre-contract information are provided before you accept an agreement.

3.2 The process (digital-first)

- **Step 1: Choose a product and start your application.** Apply through our app or website.
- **Step 2: Provide requested information.** You provide information and upload supporting documents through secure digital channels.
- **Step 3: Assessment.** We assess your application using the information you provide and other checks required to make a responsible lending decision.
- **Step 4: Decision and communication.** We notify you of the outcome through secure digital channels. If approved, we provide the credit agreement and key information to review before you accept.
- **Step 5: Agreement and activation.** If you accept, we complete setup in line with the product terms.

3.3 Indicative timelines

We aim to keep the credit application journey fast and clear. The timings below are typical for a straightforward application where you can provide the required information promptly. Timelines run from when we receive complete and correct information.

Submitting your application (start to finish, when information is readily available)

- **Typical timeline**
Typically minutes and less than 1 hour.
- **What can affect timing**
Time needed to gather and enter information, and to upload any requested documents.

Decision once we have complete information

- **Typical timeline**
Typically minutes for most applications.
- **What can affect timing**
Limited scenarios where a decision would be delayed given automation decision rules.

Overall typical journey (application to decision, including applications that may need additional checks)

- **Typical timeline**
Typically 10 minutes and less than 2 hours.
- **What can affect timing**
Any request for additional information or documents, and any required further checks.

If we need more information, we will contact you and explain what is required. In some situations, we may place your application into manual review to ensure an appropriate and responsible outcome.

3.4 What we may need from you

The documents and information we request depend on the product and your circumstances. We aim to request only what we reasonably need to assess your application.

- Identity verification information and documents.
- Personal and contact details.
- Financial information relevant to affordability and suitability checks (for example, income and regular outgoings).
- Supporting documents where needed (for example, proof of income or bank statements), depending on the product and risk assessment.

- Any information required for product-specific checks and regulatory obligations.

3.5 Fees, interest, and charges

- We provide key cost information (including interest and any applicable charges) before you accept a credit agreement, and in the pre-contract information and credit agreement.
- If you request it, we can provide the applicable fee and charges information on a durable medium free of charge.

3.6 If your application is declined, or you want a review

- **Outcome notification:** If your credit application is declined, we will inform you through secure digital channels, unless we are restricted from sharing specific details by law or regulatory requirements.
- **Internal review and complaint route:** You can ask us to review concerns about the process or decision through our complaints process (see section 4).
- **External remedy for eligible credit matters:** If you remain dissatisfied after our final response, you may be able to refer the matter to the **Credit Review Office** (see section 5) for review of eligible credit decisions, and or to the **Office of the Arbiter for Financial Services**, where applicable.

4) Complaints: how to complain and what happens next

4.1 How to contact us

- **General contact:** <https://www.multitudebank.com/contact> or info@multitudebank.com
- **Complaints email:** complaints@multitudebank.com
- **Complaints form:** <https://lead.multitudebank.com/complaints-form>
- **If you cannot use digital channels:** Contact us and we will agree an alternative way for you to submit your complaint, including by post to our registered address.
- **Registered address:** ST Business Centre 120, The Strand, Gzira, GZR 1027, Malta

To help us respond efficiently, please include your name, contact details, relevant account or application reference (if available), what happened, and what outcome you are seeking.

4.2 What happens next

- **We acknowledge receipt:** We aim to acknowledge your complaint promptly. As a minimum standard, we will acknowledge receipt within 2 working days.
- **We investigate:** We review the facts, check our records, and may contact you if we need clarification.

- **We keep you informed:** If we cannot provide a final response within a reasonable timeframe, we will tell you why and when you can expect an update.
- **We respond in plain language:** We aim to communicate clearly and avoid unnecessary technical or legal wording.

4.3 Timeframes

Initial response

- **Service aim**
We aim to respond to complaints within 2 days.
- **Minimum standard we follow**
Acknowledgement within 2 working days.

Resolution

- **Service aim**
We typically resolve matters within 15 days.
- **Minimum standard we follow**
Final response within 15 working days for most complaints. If more time is needed, we will explain why and keep you updated.

Timeframes may vary depending on complexity and whether we need additional information. We will keep you informed throughout.

4.4 Languages and accessibility

- We support the following languages: **English, Maltese, Finnish, German.**
- If you need reasonable assistance to access our services or to make a complaint, tell us what you need and we will try to help.

4.5 Data protection

- We handle personal data used in applications, account servicing, and complaints in line with our privacy notice: <https://www.multitude.com/privacy-and-cookie-policy>.

5) If you are not satisfied: external remedies

5.1 Office of the Arbiter for Financial Services

- If you are not satisfied with our final response to your complaint, you may be able to refer your complaint to:
 - **Office of the Arbiter for Financial Services**
N/S in Regional Road
Msida MSD 1920

Malta

<https://financialarbiter.org.mt>

- We encourage you to contact us first so we can try to resolve the issue promptly through our complaints process (section 4).

5.2 Credit Review Office (eligible credit matters)

- For eligible credit application matters, you may be able to seek an independent review through the Credit Review Office (credit reviewer), after you have used our internal review and complaints route.
- We will provide relevant signposting information in our final response where the Credit Review Office route is applicable.

6) Availability of this Charter and version control

- **Online:** This Customer Charter is available on our website at <https://www.multitudebank.com/customer-charter>
- **Download (durable medium, free of charge):** A PDF copy is available to download from the Customer Charter page.
- **Durable medium on request, free of charge:** If you request it, we will provide a copy of this Charter on a durable medium free of charge (for example by email) via info@multitudebank.com or via our contact page: <https://www.multitudebank.com/contact>
- **Kept up to date:** We review and update this Charter when needed to reflect changes to our products, services, or applicable requirements.
- **Last updated:** March 1st, 2026