

Product/Service

Product/Service Name: Apesia Virtual Desk – Customized Insurance Package

Product/Service Description: This product allows Apesia Virtual Desk clients to benefit from a customized insurance package offered by CML Mutual Insurance, covering Dental Coverage, Blood Test Checkup, Family Doctor Visit, Second Medical Opinion and Worldwide Travel Assistance.

Offering Documents

This statement is part of the offering documents and must be read in conjunction with:

- General Conditions for the Opening of a Unilateral Overdraft Current Account and Investment and Management of Assets with Non-Discretionary Powers.
- Standard Terms and Conditions published on the Bank's website.

Product/Service Key Features

Main Characteristics

- A fixed term deposit in Fresh Foreign Funds with a tenor up to maximum 1 year.

Features and Services

- **Benefits:** Dental coverage, Blood test check-up, Family doctor visit, Second medical opinion, worldwide travel coverage up to USD 50,000.
- **Eligible persons:** Up to 70 years old.
- **Medical tests:** Not required.

Fees & Commissions

- Free of Charge.

Eligibility

Clients of Apesia Virtual Desk are eligible, noting that Banque BEMO reserves the right at its sole discretion and without prior notice, to modify the terms and conditions of the product/service and/or to cancel the product/service.

Notes

In view of the changing and volatile market conditions, clients are invited to regularly check with their designated Relationship Manager for the terms and conditions of this product and for any eventual amendment in the published Key Fact Statement.