



# Deposit Protection Policy

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Your funds are permanently protected in every way. Advanced technology and legislation ensure your funds are secure at all times, for whatever you wish to do with them. With Smart Energy Pays, you always have total control and multiple layers of extra protection, while remaining private.

## Is your privacy fully protected?

All deposits placed with licensed credit institutions in Malta, including savings accounts, current accounts, fixed term deposits, and credit balances, are protected under the scheme. Coverage applies per depositor, per bank, regardless of the number of accounts held.

## Funds protected by relevant Institutions

Your funds are guaranteed by those supporting your activities. They are continuously insured and secured by regulatory institutions and service providers, ensuring no risk to the value of your assets.

- **Central Bank:** The central bank guarantees 70% of your funds in fiat, ensuring permanent protection regardless of circumstances.
- **Bank Guarantee:** Your funds are secure, protected by a reinsurer. Risks are distributed across managing institutions, maximizing security for your investments
- **Payment system:** Your funds and cards are always safeguarded by the payment processor. In case of unauthorized use, the card issuer protects your money, ensuring 100% security.

## Does technology make the difference in security?

Technology ensures your funds and actions are protected while you maintain full control. Additional security layers and blockchain validation keep you continuously safeguarded.

- **Accessibility:** Only you can access your funds. Encryption, account abstraction, and data anonymization protect you from prying eyes and hacking. Our policy ensures



your account is never blocked, granting you constant, unrestricted access anytime, anywhere.

- **Transfers:** Whenever you transfer funds, your actions are protected by advanced technology. Additional security measures and verification steps ensure safe and secure transactions at all times, no matter the recipient.
- **Funds control:** While your funds are fully protected, you maintain total control. With no account blocks, you always have access and visibility. Manage wallet accessibility, ownership, and set alerts or permissions at any time.

### How do you control your fund movements?

- **3D Secure Protection:** 3D Secure adds an extra layer of security to your online transactions, verifying your identity before processing payments. This ensures that only you can authorize purchases, safeguarding your funds.
- **Digital Identify Signature:** Your uniqueness extends to your digital signatures. Create digital identities to authorize everything from logins to fund control. Enjoy total flexibility, signing authorizations with wallets, NFTs, or software, tailored to your preferred level of security.
- **2FA Protection:** 2FA provides extra security for everything from fund management to platform access. Set up additional methods like passwords, SMS, email, authenticator apps, and more to enhance your protection.
- **Device Approval:** With advanced technology, set specific devices to approve any account actions. You can go further by configuring multiple devices, requiring logins and authorizations only from selected devices for enhanced security.
- **Multi Signature:** Whether sharing accounts or requiring multiple signatures for specific actions, you have the flexibility to set detailed authorizations. Configure



devices or digital identities to co-sign and approve operations simultaneously for enhanced security.

### **Do you own the right to control and know everything?**

Yes, you can choose any method to stay private and secure. Enjoy total control and transparency over your funds, exclusively for you. You hold complete ownership.

- Account Abstraction: Maintain full control with your keys always in your possession. Decide all actions for your account securely and privately, without interference or access restrictions.
- Notifications & Control Center: Maintain complete transparency and control over your account at all times. Set advanced notifications to stay informed and enhance your efficiency and performance.