



Il-Bank Ċentrali ta' Malta ħareġ Direttiva ġdida dwar l-użu taċ-ċekkijiet, kemm dawk personali kif ukoll dawk bankarji, li ser tidhol fis-seħħ fl-1 ta' Jannar 2022.

Peress li din id-Direttiva tista' taffettwak, huwa importanti li tifhem id-dettalji ewlenin li ġejjin:



⦿ Iċ-ċekkijiet għandhom ikunu datati fil-jum li jinħarġu;



⦿ Ċekkijiet maħruġa b'data futura ser ikunu onorati mill-bank fil-jum li l-persuna msemmija fuq iċ-ċekk tipprezentah, irrispettivament mid-data futura;



⦿ Iċ-ċekkijiet kollha għandhom jinħarġu bħala ċekkijiet 'Only', li jfisser li iċ-ċekkijiet ma jkunux trasferibbli lil nies oħra, u jithallsu biss lill-persuna kif indikat biss minn min ħareġ iċ-ċekk;



⦿ Individwu li jirċievi ċekk huwa obligat li jiffirmah fuq wara qabel ma jipprezentah il-bank;



⦿ Ċekkijiet ta' €20 jew b'ammont inqas ma jistgħux jinħarġu, u mhux ser jithallsu mill-bank;



⦿ Iċ-ċekkijiet li jaqbzu l-€5,000 pagabbli lill-individwi għandhom jigu ddepożitati go kont bankarju u ma jistgħux jissarrfu fi flus kontanti;



⦿ L-użu taċ-ċekkijiet ser jitwaqqaf għal mill-inqas sentejn jekk individwu joħroġ sitt ċekkijiet jew aktar fi żmien sena li ma jistgħux jithallsu;



⦿ Iċ-ċekkijiet jibqgħu validi għal sitt xhur.

Meta tħallas jew tirċievi ċekk huwa importanti li tara li iċ-ċekk ikollu l-informazzjoni kollha meħtieġa u li din tkun korretta.

**Mezzi alternattivi oħra ta' pagament**, bħal dawk bil-mowbajl jew *internet banking*, *credit transfers*, *direct debits* u l-pagamenti bil-kards, jistgħu joffrulek aktar konvenjenza u effiċjenza. Jekk jogħġbok ikkuntattja lill-bank tiegħek għal aktar informazzjoni dwar dawn il-mezzi ta' pagament.

Id-Direttiva u Noti ta' Gwida jinsabu fuq is-sit elettroniku tal-Bank:

<https://bit.ly/Direttiva19>.

Tista' wkoll iċċempel fuq in-numru (+356) 2550 3515 jew tibgħat email fuq [directive19@centralbankmalta.org](mailto:directive19@centralbankmalta.org) għal aktar informazzjoni.

## BANK ĊENTRALI TA' MALTA DIRETTIVA 19

### Iċ-ċekkijiet personali u iċ-ċekkijiet bankarji

*X'ser jinbidel?*



# CENTRAL BANK OF MALTA DIRECTIVE 19

## Personal cheques and bank drafts

*What will change?*



The Central Bank of Malta issued a new Directive on the use of personal cheques and bank drafts which will come into force on 1 January 2022.

Since this Directive may affect you, it is important to understand the main requirements, these being:



⦿ Cheques should be dated on the day they are issued;

⦿ Should a cheque be issued post-dated, such cheque will be honoured by the bank on the day of receipt, irrespective of the future date;



⦿ All cheques should be issued as 'Only' cheques meaning that cheques will only be payable to the named person on the cheque;



⦿ An individual receiving payment through cheque is obliged to endorse at the back before presenting it at the bank;



⦿ Cheques below or equal to €20 cannot be issued, and will be dishonoured if presented at the bank;



⦿ Cheques exceeding €5,000 which are payable to individuals should be deposited in the account of the person named on the cheque and cannot be encashed;



⦿ Cheques facilities will be discontinued for at least two years if, within one year, the client issues six cheques that could not be paid out;



⦿ Cheques remain valid for six months.

When issuing or receiving a cheque it is important to ensure that it contains all the necessary information and that it is correct.

**Other alternative means of payment**, such as mobile and internet banking payments, credit transfers, direct debits and card payments, can offer you more convenience and efficiency and are currently being offered by banks. Kindly contact your bank for further information on these means of payment.

The Directive and Guidance notes can be found on the CBM's website:  
<https://bit.ly/Directive19>.

You can also reach us on (+356) 2550 3515 or send an email on [directive19@centralbankmalta.org](mailto:directive19@centralbankmalta.org) if you have any further queries.