

## INFORMATION SHEET FOR THE DEPOSITOR

VERSION May 2023

*This translation is furnished for the customer's convenience only. The original German text of the "Information sheet for the depositor" ("Informationsbogen für den Einleger") shall be binding in all respects. In the event of any discrepancies between the English and the German wording, construction, meaning, or interpretation, the German wording, construction, meaning or interpretation shall prevail.*

Basic information about the protection of deposits	
Deposits in DenizBank AG are protected by:	Einlagensicherung AUSTRIA GmbH (1)
Limit of protection:	EUR 100,000 per depositor per credit institution (2)
If you have more deposits at the same credit institution:	All your deposits at the same credit institution will be "aggregated", and the total amount is subject to a cap of EUR 100,000 (2)
If you have a joint account with other person(s):	The cap of EUR 100,000 applies for each individual depositor (3)
Reimbursement period in case of credit institution's failure:	10 working days as of January 1 <sup>st</sup> , 2024 7 working days (4)
Currency of reimbursement:	Euro
Contact information:	Einlagensicherung AUSTRIA GmbH, 1010 Vienna, Wipplingerstraße 34/4/DG4, phone: +43 (1) 533 98 03-0, e-mail: <a href="mailto:office@einlagensicherung.at">office@einlagensicherung.at</a>
Further information:	<a href="http://www.einlagensicherung.at">www.einlagensicherung.at</a>
Acknowledgement of receipt by the depositor:	
<b>Additional information (for all or some of the below):</b>	
<p><b>(1) Deposit Guarantee Scheme responsible for the protection of your deposit:</b></p> <p>Your deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits will be repaid up to EUR 100,000.</p> <p><b>(2) General limit of protection:</b></p> <p>In the event that a deposit is not available because a credit institution is unable to meet its financial obligations, then depositors will be reimbursed by the Deposit Guarantee Scheme. The maximum relevant coverage level is EUR 100,000 per credit institution. This means that all deposits at the same credit institution are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with a balance of EUR 90,000 and a current account with a balance of EUR 20,000, the depositor will only be repaid EUR 100,000. In the event that accounts are denominated in a currency other than Euro, the mid exchange rate of the day on which the pay-out event occurred is used for the calculation of the refundable amount.</p> <p>In some cases (deposits resulting from private residential properties transactions or fulfilling legally stipulated social purposes and are linked to particular life events of a depositor such as marriage, divorce, retirement, dismissal, redundancy, invalidity or death, or are based on the payment of insurance benefits or compensation for criminal injuries or wrongful conviction and the pay-out event occurs within 12 months after the amount has been credited or from the moment when such deposits become legally transferable) deposits are protected over and above EUR 100,000 up to EUR 500,000. Further information can be obtained under <a href="http://www.einlagensicherung.at">www.einlagensicherung.at</a>.</p>	

**(3) Limit of protection for joint accounts:**

In case of joint accounts, the limit of EUR 100,000 applies to each depositor. In case of joint accounts, the eligible deposits will be equally shared among the depositors if protection takes effect, unless the depositors of the joint account have transmitted in written form particular rules concerning the distribution of deposits to the credit institution before the pay-out event occurred.

However, deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of EUR 100,000. Further information can be obtained under [www.einlagensicherung.at](http://www.einlagensicherung.at).

**(4) Reimbursement:**

The responsible Deposit Guarantee Scheme is Einlagensicherung AUSTRIA GmbH, 1010 Vienna, Wipplingerstraße 34/4/DG4, phone: +43 (1) 533 98 03-0, e-mail: [office@einlagensicherung.at](mailto:office@einlagensicherung.at), [www.einlagensicherung.at](http://www.einlagensicherung.at). It will repay your deposits (up to EUR 100,000) within 10 working days or as of January 1<sup>st</sup>, 2024 within 7 working days.

If you have not been repaid within the given deadline, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be found under [www.einlagensicherung.at](http://www.einlagensicherung.at).

**Further important information:**

In general, all deposits from retail depositors and companies are covered by Deposit Guarantee Schemes. Exceptions applicable to certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are eligible, the credit institution shall also confirm this on the account statement.

In cases where deposits are protected above EUR 100,000, a special request must be submitted by depositors to the Deposit Guarantee Scheme, generally within 12 months of the occurrence of the insured event.

When calculating the amount of covered deposits, eligible deposits shall not be taken into account insofar as they are offset by liabilities of the depositor towards the credit institution, which can be set off pursuant to legal or contractual provisions and which were due prior to or at latest at the point at which the insured event occurred.

No repayments shall be made of covered deposits if there has been no transaction in connection with a deposit in the last 24 months prior to the occurrence of a deposit guarantee case and the value of this deposit is lower than the administrative costs that would be incurred by the Deposit Guarantee Scheme in case of a pay-out pursuant to section 13 ESAEG.

For additional information on deposit guarantee and investor compensation please refer to [www.einlagensicherung.at](http://www.einlagensicherung.at).

Furthermore, we refer to the statutory provisions of the Deposit Guarantee and Investor Compensation Act (ESAEG) and the relevant provisions of the Austrian Banking Act, which we will be happy to provide on request.