

Informatii de baza referitoare la protectia depozitului * Basic information regarding deposit protection*	
Depozitele constituite la UniCredit Bank S.A. sunt protejate de catre: / UniCredit Bank S.A. deposits are protected by:	Fondul de Garantare a Depozitelor Bancare ¹ / Bank Deposit Guarantee Fund ¹
Plafon de acoperire: / Cap amount:	Echivalentul in lei al sumei de 100.000 EUR per deponent per institutie de credit ² / The RON equivalent of EUR 100,000 per deponent per credit institution ² Valoarea minima de la care se platesc compensatii pentru depozitele aferente carora nu a avut loc nici o tranzactie in ultimele 24 de luni este stabilita de catre Fondul de Garantare a Depozitelor Bancare. / The minimum value for the payment of compensation for the deposits for which no transaction occurred in the last 24 months is established by the Bank Deposit Guarantee Fund.
Daca aveti mai multe depozite plasate la aceeasi institutie de credit: / If you have more deposits placed within the same credit institution:	Toate depozitele plasate la aceeasi institutie de credit sunt "agregate" si cuantumul total este supus plafonului de acoperire stabilit la echivalentul in lei al sumei de 100.000 EUR ² . / All deposits placed within the same credit institution are "aggregated" and the total amount is subjected to the cap amount established for the RON equivalent of EUR 100,000 ² .
Daca aveti un cont comun cu alta persoana (alte persoane): / If you share a joint account with another person(s):	Se aplica plafonul de acoperire stabilit la echivalentul in lei al sumei de 100.000 EUR, separat, pentru fiecare deponent ³ . / The coverage limit established for the RON equivalent of EUR 100,000, separately, for each depositor ³ .
Perioada de punere la dispozitie a compensatiilor convenite in caz de indisponibilizare a depozitelor plasate la institutia de credit: / Reimbursement period for compensation in case of unavailability of the deposits placed with the credit institution.	7 zile lucratoare ⁴ / 7 working days ⁴
Moneda de plata a compensatiei: / Compensation payment currency:	RON
Date de contact Banca : Bank contact :	Adresa : B-dul Expozitiei, nr.1F, Sector 1 Bucuresti Tel : +40 21 200 20 20 E-mail : infocenter@unicredit.ro www.unicredit.ro Adress : 1F „Expozitiei Bvd, District first, Bucharest, Telephone : +40 21 200 20 20 E-mail adress : infocenter@unicredit.ro www.unicredit.ro
Date de contact: Fondul de Garantare a Depozitelor Bancare Contact data: Bank Deposit Guarantee Fund	Adresa: Str. Negru Voda nr. 3, Corp A3, et. 2, București, cod postal: 030774; Telefon: 021 326 6020 Adresa e-mail: comunicare@fgdb.ro ; Fax: 0314 232 800 / Address: 3 Negru Voda St., Building A3, 2 nd floor, Bucharest, ZIP code: 030774; Telephone: 021 326 6020, E-mail address: comunicare@fgdb.ro ; Fax: 0314 232 800
Informatii suplimentare: / Additional information:	www.fgdb.ro
Confirmare de primire de catre deponent: / The depositor's receipt confirmation:	

***INFORMATIILE SUNT APLICABILE NUMAI IN MASURA IN CARE NU VA REGASITI IN LISTA DEPOZITELOR EXCLUSE DE LA GARANTARE DE MAI JOS.**

Informatii suplimentare:

¹ Schema responsabila de protectia depozitului dumneavoastra. Depozitul dvs este acoperit de o schema statutară de garantare a depozitelor oficial recunoscuta pe teritoriul Romaniei.

² Plafonul general de acoperire. In cazul in care un depozit este indisponibil deoarece o institutie de credit nu este in masura sa isi indeplineasca obligatiile de plata conform conditiilor contractuale si legale aplicabile, plata compensatiilor catre deponenti se face de catre schema de garantare a depozitelor. Fiecare compensatie are un plafon maxim stabilit la echivalentul in lei al sumei de 100.000 EUR per institutie de credit. Acest lucru inseamna ca toate depozitele de la aceeasi institutie de credit sunt agregate pentru determinarea incadrării in plafonul de acoperire. De exemplu, daca un deponent detine un cont de economii in valoare de 90.000 EUR si un cont curent in care are 20.000 EUR, acesta va primi doar echivalentul in lei al sumei de 100.000 EUR.

Depozitele constituite de persoane fizice rezultand din (i) tranzactii imobiliare referitoare la bunuri imobile cu destinatie locativa, (ii) evenimentul pensionarii, disponibilizării, din situatia de invaliditate sau deces al deponentului si (iii) incasarea unor indemnizatii de asigurare sau a unor compensatii pentru daune rezultate din infractiuni sau pentru condamnari pe nedrept, sunt acoperite peste echivalentul in lei al sumei de 100.000 EUR., pentru o perioada de 12 luni de la data la care suma a fost creditata in cont la Banca sau de la data la care depozitele pot fi transferate legal la o alta institutie de credit. Informatii suplimentare sunt disponibile la www.fgdb.ro.

³ Plafonul de acoperire aplicabil conturilor comune. In cazul conturilor comune, plafonul de acoperire stabilit la echivalentul in lei al sumei de 100.000 EUR se aplica fiecarui deponent. Depozitele intr-un cont ai carui beneficiari sunt doua sau mai multe persoane in calitatea lor de membri ai unei asociatii lucrative, asocieri sau grupari de aceeasi natura, fara personalitate juridica, sunt agregate si tratate ca si cand ar fi fost plasate de un singur deponent, pentru calculul limitei de 100.000 EUR.

⁴ Plata compensatiilor. Schema de garantare a depozitelor responsabila este Fondul de Garantare a Depozitelor Bancare, cu sediul in Str. Negru Voda nr 3, corp A3, et 2, București, cod: 030774, telefon 021-3266020, adresa e-mail comunicare@fgdb.ro, www.fgdb.ro. Aceasta va pune la dispozitie compensatiile cuvenite (pana la echivalentul in lei al sumei de 100.000 EUR) in termen de 7 zile lucratoare de la data la care depozitele au devenit indisponibile.

Daca nu v-a fost pusa la dispozitie compensatia in acest termen, va recomandam sa contactati schema de garantare a depozitelor, intrucat termenul in care puteti pretinde plata compensatiei poate fi limitat. Informatii suplimentare sunt disponibile la www.fgdb.ro.

***THE INFORMATION IS APPLICABLE ONLY IF YOU ARE NOT ON THE LIST OF DEPOSITS EXCLUDED FROM GUARANTEE PRESENTED BELOW.**

Additional information:

¹ Scheme responsible for your deposit's protection. Your deposit is covered by a statutory deposit guarantee scheme, officially recognized in Romania.

² General cap amount. In case a deposit is unavailable because a credit institution is in default according to the applicable contractual and legal conditions, the compensation payment towards the depositors is performed through the deposit guarantee scheme. Each compensation has a cap amount established at the RON equivalent of EUR 100,000 per credit institution. This means that all the deposits from the same credit institution are aggregated in order to determine the coverage level. For example, if a depositor has a savings account of EUR 90,000 and a current account of EUR 20,000, such depositor will only receive the RON equivalent of EUR 100,000.

Deposits established by legal persons resulting from (i) real estate transactions regarding residential properties with housing destination, (ii) retirement, dismissal, invalidity or death of the depositor and (iii) collecting insurance benefits and compensations for damages resulting from crimes or wrongful convictions are covered above the RON equivalent of EUR 100,000, for a 12-month period from the date the amount was credited into the account at the Bank or the date when the deposits can be legally transferred to another credit institution. Additional information is available on www.fgdb.ro.

³ The cap amount applicable to the joint accounts. In the case of joint accounts, the cap amount established for the RON equivalent of EUR 100,000 EUR is applied to each depositor. The deposits in an account whose beneficiary are two or more persons in their position as members of labour associations, associations or groups of the same kind, without legal personality, are aggregated and treated as if they were placed by a single depositor, for the cap amount calculation of EUR 100,000.

⁴ Compensation payment. The relevant deposit guarantee scheme is the Bank Deposit Guarantee Fund, having its headquarters on 3 Negru Voda Street, building A3, 2nd floor, Bucharest, ZIP code: 030774, telephone 021-3266020, e-mail address: comunicare@fgdb.ro, www.fgdb.ro. This will grant you all due compensations (up to the RON equivalent of EUR 100,000) within 7 working days from the date the deposits became unavailable.

If you have not been granted the compensation within this period of time, we recommend you to contact the deposit guarantee scheme, as the term in which you may claim the reimbursement of the compensation may be limited. Additional information is available on www.fgdb.ro.

Alte informatii importante:

Depozit - orice sold creditor, inclusiv dobanda datorata, rezultat din fonduri aflate intr-un cont sau din situatii tranzitorii derivand din operatiuni bancare curente si pe care Banca trebuie sa il ramburseze, potrivit conditiilor legale si contractuale aplicabile, inclusiv depozitele la termen si conturile de economii, care nu se regasesc in niciuna dintre situatiile de mai jos: **a)** existenta lor poate fi dovedita doar printr-un instrument financiar, astfel cum acesta este definit de Legea nr. 297/2004 privind piata de capital, cu exceptia cazului in care este un produs de economisire atestat printr-un certificat de depozit nominal existent la data de 2 iulie 2014 ;

b) principalul nu este rambursabil la valoarea nominala;

c) principalul poate fi rambursat la valoarea nominala numai in temeiul unei anumite garantii sau al unui anumit acord furnizat de institutia de credit sau de o terta parte.

Nivelul compensatiei - se determina prin deducerea din suma tuturor depozitelor eligibile detinute de deponentul garantat la respectiva institutie de credit la data la care depozitele au devenit indisponibile a valorii totale a creantelor exigibile la aceeași dată ale institutiei de credit asupra respectivului deponent. Datoriile deponentului față de Bancă sunt luate în considerare la calcularea compensatiei cuvenite.

LISTA DEPOZITELOR EXCLUSE DE LA GARANTARE

1. Depozite ale unei institutii de credit facute in nume si cont propriu, cu respectarea prevederilor art. 64 alin. (2) din Legea 311/2015 privind schemele de garantare a depozitelor si Fondul de Garantare a Depozitelor Bancare.

2. Instrumente care se incadreaza in definitia fondurilor proprii, astfel cum acestea sunt definite la art. 4 alin. (1) pct. 118 din Regulamentul (UE) nr. 575/2013

3. Depozitele rezultate din tranzactii in legatura cu care au fost pronuntate hotarari judecatoresti definitive de condamnare pentru infractiunea de spalare a banilor, potrivit legislatiei in domeniul prevenirii si combaterii spalarii banilor. Incadrarea depozitelor in aceasta categorie se realizeaza de schema de garantare a depozitelor, pe baza informatiilor primite de la autoritatile competente, de la institutia de credit ale carei depozite au devenit indisponibile ori de la lichidatorul desemnat de instanta, dupa caz

4. Depozite ale institutiilor financiare, astfel cum sunt acestea definite la art. 4 alin. (1) pct. 26 din Regulamentul (UE) nr. 575/2013

5. Depozite ale firmelor de investitii, astfel cum acestea sunt definite la art. 4 alin. (1) pct. 2 din Regulamentul (UE) nr. 575/2013

6. Depozitele pentru care identitatea titularului nu a fost verificata pana la momentul cand acestea devin indisponibile, potrivit legislatiei in domeniul prevenirii si combaterii spalarii banilor

7. Depozite ale asiguratorilor si reasiguratorilor, astfel cum sunt acestia definiti la art. 2 lit. A pct. 5 si 39 din Legea nr. 32/2000 privind activitatea de asigurare si supravegherea asigurarilor, cu modificarile si completarile ulterioare

8. Depozite ale organismelor de plasament colectiv, astfel cum sunt definite de legislatia pietei de capital

9. Depozite ale fondurilor de pensii

10. Depozite ale autoritatilor publice centrale, locale si regionale

11. Valori mobiliare de natura datoriei emise de institutia de credit, precum si obligatii care izvorasc din acceptari proprii si bilete la ordin.

Other important information

Deposit – any credit balance, including the due interest, resulting from the funds in an account or transition situations arising from current banking operations and that the Bank needs to reimburse, according to the legal and contractual conditions applicable, including term deposits and savings accounts, that are not found in any of the following situations: a) its existence can be proven only by a financial instrument as defined by Law No. 297/2004 regarding the equity market, unless it is a savings product which is evidenced by a certificate of deposit made out to a named person existing on July 2nd, 2014;

b) the principal cannot be reimbursed at the nominal value;

c) the principal can be reimbursed at nominal value only within a certain guarantee or agreement provided by the credit institution or by a third party.

The level of compensation - is determined by deducting from the amount of all eligible deposits owned by the depositor guaranteed at the respective credit institution on the date the deposits became unavailable, the total value of the payable debts on the same date of the credit institution for the respective depositor. The debtor's debts towards the Bank are taken into account when calculating the compensation due.

LIST OF DEPOSITS EXCLUDED FROM GUARANTEE

1. Deposits of credit institutions personally opened, in compliance with the provisions of Art. 64, para. (2) of Law no. 311/2015 regarding the deposit guarantee schemes and the Bank Deposit Guarantee Fund.

2. Instruments that can be considered own funds as per their definition, as defined under Art. 4, para. (1), item 118 of the EU Regulation no. 575/2013.

3. Deposits resulted from transactions based on which final conviction orders for money laundering were given, according to the legislation in the area of prevention and control of money laundering. The inclusion of deposits into this category is performed according to the deposit guarantee scheme, based on the information received from the competent authorities, from the credit institution whose deposits became unavailable or by the liquidator named by the court, as the case may be.

4. Deposits of financial institutions, as defined under Art. 4, para. (1), item 26 of EU Regulation No 575/2013.

5. Deposits of investments companies, as defined under Art. 4, para. (1), item 2 of EU Regulation No 575/2013.

6. Deposits for which the owner's identity has not been checked up to the moment they became unavailable, according to the legislation in the area of prevention and control of money laundering.

7. Deposits of insurers and reinsurers, as defined under Art. 2, letter A, items 5 and 39 of Law No. 32/2000 regarding the activity of insurance and insurance supervision, as subsequently amended and completed.

8. Deposits of collective investment undertakings, as they are defined by the legislation of the equity market.

9. Deposits of the retirement funds.

10. Deposits of central, local and regional public authorities.

11. Securities arising from the debt issued by the credit institution, as well as obligations arising out of own acceptances and promissory notes.