

Depositor information template

Basic information regarding the deposit protection	
UniCredit Bank S.A. deposits are protected by:	The Deposit Guarantee Fund in the Banking System ¹
Limit of protection:	The RON equivalent of EUR 100,000 per deponent per credit institution ² 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 Deposit Guarantee Fund in the Banking System.
If you have more deposits placed within the same credit institution:	All deposits placed within the same credit institution are "aggregated" and the total amount is subjected to the limit of protection established for the RON equivalent of EUR 100,000 ² .
If you share a common account with another person(s):	The coverage limit established for the RON equivalent of EUR 100,000 separately, for each deponent ³ .
Reimbursement period for compensation in case of unavailability of the deposits made at credit institution.	7 working days ⁴
Compensation payment currency:	RON
Contact data:	Address: 3 Negru Voda Street, Building A3, 2 nd floor, Bucharest, code: 030774; Telephone: 021 326 6020 E-mail address: comunicare@fgdb.ro ; Fax: 0314 232 800
Additional information:	www.fgdb.ro
Receipt confirmation by the deponent:	

Additional information:

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

² **General limits of protection.** In case a deposit is unavailable because a credit institution is not able to fulfil its payment obligations according to the applicable contractual and legal conditions, the compensation payment towards the deponents is performed through the deposit guarantee scheme. Each compensation has a maximum limit established at the RON equivalent of EUR 100,000 per credit institution. This means that all the deposits from the same credit institution are added up in order to determine the coverage level. For example, if a deponent has a savings account of EUR 90,000 and a current account of EUR 20,000, such deponent 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 deponent and (iii) collecting insurance indemnities and compensations for damages resulting from crimes or wrongful convictions are protected 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 coverage limit applicable to the joint accounts.** In the case of joint accounts, the limit of protection established for the RON equivalent of EUR 100,000 EUR is applied to each deponent. 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 deponent, for the limit calculation of EUR 100,000.

⁴ **The reimbursement period for compensations.** The responsible deposit guarantee scheme is the Deposit Guarantee Fund in the Banking System, having its headquarters on 3 Negru Voda Street, building A3, 2nd floor, Bucharest, 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 can be limited. Additional information is available on www.fgdb.ro.

Other important information:

The following deposits are excluded from guarantee: (i) deposits resulted from transactions based on which final conviction orders according to the legislation in the area of prevention and control of money laundering were given, (ii) deposits for which the identity of the owner has never been checked up until the moment they became unavailable, according to the legislation in the area of prevention and control of money laundering.

Deposit – any credit balance, including the due interest, resulting from the funds located into an account or transition situations arising from current banking operations and that the Bank needs to pay back, 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 principle cannot be reimbursed at the nominal value; **c)** the principle can be reimbursed at the 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 deponent 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 deponent.

List of deposits exempted from guarantee

- 1.** Deposits of credit institutions personally opened, while fulfilling the stipulations of Art. 64, para. (2) of Law no. 311/2015 regarding the deposit guarantee schemes and the Deposit Guarantee Fund in the Banking System.
- 2.** Instruments that are part of the definition of own funds, 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 institutions the deposits of which became unavailable or by the liquidator named by the court, depending on the case.
- 4.** Deposits of the financial institutions, as defined under Art. 4, para. (1), item 26 of EU Regulation No 575/2013.
- 5.** Deposits of the 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 until 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.