

## DEPOSITORS INFORMATION FORM

Basic information regarding deposit protection	
The deposits created with Garanti Bank SA are protected by:	The Bank Deposit Guarantee Fund (BDGF) <sup>1</sup>
Coverage ceiling:	Lei equivalent of the amount of EUR 100,000 per depositor per credit institution <sup>2</sup> . The minimum value from which compensations are paid for the deposits related to which there has been no transaction in the last 24 months is established by the Bank Deposit Guarantee Fund.
If you have several deposits with the same credit institution:	All deposits with the same credit institution are "aggregated" and the total amount is subjected to the coverage ceiling set to the Lei equivalent of the amount of EUR 100,000 <sup>2</sup> .
If you have a mutual account with another person (other persons):	The coverage ceiling with the Lei equivalent of the amount of EUR 100,000 established separately for each depositor applies <sup>3</sup> .
The period of making available the compensations due in case of deposits unavailability with the credit institution:	7 business days
Compensation payment currency:	LEI
GARANTI BANK SA contact details	GARANTI BANK S.A. Șos. Fabrica de Glucoza nr. 5, Business Center, Novo Park 3, Cladirea F, Et. 5 si 6, District 2, Bucharest Phone: 021 208 92 60 / Facsimile: 021 208 92 86 E-mail: <a href="mailto:info@garantibbva.ro">info@garantibbva.ro</a> Website: <a href="http://www.garantibbva.ro">www.garantibbva.ro</a>
BDGF contact details:	Bank Deposit Guarantee Fund Bucharest, Str. Negru Voda, nr 3, corp A3, et 2, P.O. 030774 Phone 0314 232 882; 021 326 6020 E-mail: <a href="mailto:office@fgdb.ro">office@fgdb.ro</a> / <a href="mailto:comunicare@fgdb.ro">comunicare@fgdb.ro</a>
Additional information:	<a href="http://www.fgdb.ro">www.fgdb.ro</a>
Receipt confirmation by the depositor:	First and last name / Denomination _____ Customer ID _____ Date _____ Signature: _____
Additional information:	All the below information

### ADDITIONAL INFORMATION

#### <sup>1</sup> The scheme responsible for protecting your deposit

Your deposit is covered by an officially known contractual scheme as a deposit guarantee scheme. In case of deposits unavailability with your credit institution, the deposits are covered within the limit of the coverage ceiling established with the Lei equivalent of the amount of EUR 100,000.

#### <sup>2</sup> General coverage ceiling

If 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 payment of compensations to the depositors is made through the deposits guarantee scheme. Each compensation has a maximum ceiling established with the Lei equivalent of the amount of EUR 100,000 per credit institution. This means that all deposits from the same credit institution are aggregated in order to establish the part of the coverage ceiling. For example, if one depositor has a savings account in the amount of EUR 90,000 and a current account where it has EUR 20,000, it shall receive only the Lei equivalent of the amount of EUR 100,000.

In certain cases, deposits are covered in addition to the Lei equivalent of the amount of EUR 100,000 for a period of 12 months from the date when the amount was credited to the account with the credit institution or from the date when deposits can be legally transferred to another credit institution, as follows: i) deposits that result from real-estate transactions regarding immovable assets with residential destination; ii) deposits resulted from retirement, dismissal, disability or death of the depositor; iii) deposits resulted from the collection of insurance indemnities or of

<sup>3</sup> Coverage ceiling applicable to mutual accounts

In case of mutual accounts, the coverage ceiling established with the Lei equivalent of the amount of EUR 100,000 applies for each depositor. The deposits from an account whose beneficiaries are two or several persons, in their capacity of members of a work association, association or group of the same type, without legal nature, are aggregated and treated as if they would have been made by a single depositor, for the calculation of the limit of EUR 100,000.

<sup>4</sup> Payment of compensations

The deposit guarantee scheme responsible is the Bank Deposit Guarantee Fund, Str. Negru Voda nr 3, corp A3, et. 2, Bucharest, P.O. 030774, Phone 0314 232 882; 031 326 6020, E-mail: [office@fgdb.ro](mailto:office@fgdb.ro) / [comunicare@fgdb.ro](mailto:comunicare@fgdb.ro). This provides you with the agreed compensations (up to the Lei equivalent of the amount of EUR 100,000) in 7 business days from the date when the deposits have become unavailable.

If the compensation was not provided to you within this term, we recommend you contact the deposit guarantee scheme, because the term within which you can claim the payment of the compensation can be limited. Additional information is available at [www.fgdb.ro](http://www.fgdb.ro).

## OTHER ADDITIONAL INFORMATION

The level of the compensation is set by deducting the amount of all eligible deposits owned by the guaranteed depositor with the credit institution on the date when the deposits have become unavailable of the total value of payable claims on the same date of the credit institution to the respective depositor.

## LIST OF DEPOSITS EXEMPTED FROM GUARANTEE

1. Deposits of a credit institution made on its own behalf, by complying with the provisions of art. 64 [para. \(2\)](#)
2. Instruments that are included in the definition of own funds, as they are defined in art. 4 para. (1) [section 118](#) of the Regulation (EU) no. 575/2013
3. The deposits resulted from transactions related to which definitive conviction court resolutions have been delivered for the offence of money laundering, according to the law on the prevention and fight against money laundering. The inclusion of the deposits in this category is made by the deposit guarantee scheme, based on the information received from the competent authorities, from the credit institution the deposits of which have become unavailable or from the liquidator assigned by the court, as the case may be.
4. Deposits of financial institutions, as they are defined in art. 4 para. (1) [section 26](#) of the Regulation (EU) no. 575/2013
5. Deposits of investment companies, as they are defined in art. 4 para. (1) [section 2](#) of the Regulation (EU) no. 575/2013
6. The deposits for which the identity of the holder was not verified until the time when they become unavailable, according to the law in the field of prevention and fight against money laundering
7. Deposits of insurers and reinsurers, as they are defined to art. 1, para. 2) [points 3](#) and [45](#) of Law no. [237/2015](#) on insurance activity and insurance supervision, subsequently amended and completed
8. Deposits of collective placement bodies, as they are defined by the capital market law
9. Deposits of pension funds
10. Deposits of central, local and regional public authorities
11. Securities as debt issued by the credit institution, as well as obligations that arise from own acceptances and promissory notes