

## INFORMATION SHEET FOR DEPOSITORS

### Basic information concerning deposit insurance

Deposits with PARTNER BANK AG are insured by:	Einlagensicherung der Banken und Bankiers Gesellschaft m.b.H (1)
Upper limit for the deposit insurance:	€ 100,000,00 per depositor and bank (2)
In the event that you have several deposits with the same credit institute:	All your deposits with the same credit institute will be added up and the total amount will be subject to the upper limit of 100,000 EUR (2)
In the event that you have a joint account with one or more other persons:	The upper limit of 100,000 EUR applies to each individual depositor (3)
Reimbursement period in the event of a default of a credit institute:	20 work days (see 4 for more details)
Currency of the reimbursement:	Euro
Contact data:	Einlagensicherung der Banken & Bankiers Gesellschaft m.b.H. Börsegasse 11, 1010 Wien Telephone: +43 (1) 533 98 03, Fax: + 43 (1) 533 98 03 – 5 E-Mail: office@einlagensicherung.at
Further information:	www.einlagensicherung.at

Confirmation of receipt of this document by the depositor:

_____	_____	_____	_____
Date	First and surnames of depositor/account-holder 1	Date of birth	Signature of depositor/account-holder 1
_____	_____	_____	_____
Date	First and surnames of depositor/account-holder 2	Date of birth	Signature of depositor/account-holder 2

### Additional information

#### (1) Regarding the Deposit insurance system responsible for guaranteeing your deposit:

Your deposit is covered through an agreement with a deposit insurance system (i.e. organisation) that is officially recognised by the authorities as a deposit insurance system. In the event of an insolvency of your credit institute, your deposits will be reimbursed up to 100,000 EUR or the foreign currency equivalent thereof.

#### (2) Upper limit for the deposit insurance in general:

If a deposit becomes unavailable because a credit institute is not able to fulfil its financial obligations, the depositors will be compensated by the deposit protection system. The respective amount insured is max. 100,000 EUR, or the foreign currency equivalent thereof, per credit institute. This means that when calculating this sum, all deposits held at the same credit institute shall be added up. If for example, a depositor has 90,000 EUR in a savings account and 20,000 in a current account, he will only be reimbursed 100,000 EUR.

#### (3) Upper limit for joint accounts:

The upper limit for joint accounts is 100,000 EUR for each depositor. When calculating the amount of reimbursable deposit of the individual depositor in a joint account the instructions of the depositor regarding the allocation of funds to the individual depositor has to be considered, provided, that the depositors of the joint account gave specific written instructions to the financial institution regarding the amounts to be allocated. In the case the depositors failed to give written instructions to the credit institute regarding the allocation of funds in the joint account, the funds will be allocated pro rata between the depositors (account holders). Deposits into an account for which dispositions of two or more persons, as members of a partnership or society, an association or a similar union that is not a legal entity, can be given will, during the calculation of the upper limit, be summed up to maximum 100,000 EUR or the equivalent of foreign currency thereof, and will be treated as a deposit by a single depositor. In certain cases (e.g. covered deposits with time limitations in line with § 12 of the Act on Deposit Insurance and Investor Protection (ESAEG)) the deposits may be insured for a counter-value in excess of € 100,000 or the foreign currency equivalent thereof. Applications for the reimbursement of covered deposits in line with § 12 ESAEG must be filed with the insurance organisation within 12 months from the occurrence of the insurance incidence. Further information is available at [www.einlagensicherung.at](http://www.einlagensicherung.at).

#### (4) Reimbursement:

The responsible deposit insurance organisation is the Einlagensicherung der Banken & Bankiers Gesellschaft m.b.H., Börsegasse 11, 1010 Wien, Telefon: +43 (1) 533 98 03, [office@einlagensicherung.at](mailto:office@einlagensicherung.at), [www.einlagensicherung.at](http://www.einlagensicherung.at). It will reimburse your deposits (up to 100,000 EUR or the foreign currency equivalent thereof) within 20 working days at the latest (up until 31.12.2018), however, from 1<sup>st</sup> January 2019 till 31<sup>st</sup> December 2020, within 15 working days, from 1<sup>st</sup> January 2021 till 31<sup>st</sup> December 2023 within 10 working days and thereafter within 7 working days. If, during the transition period, the deposit insurance organisation is unable to reimburse the full amount of the covered deposit to the depositor within 7 working days from the occurrence of the insurance incidence the deposit insurance organisation will, pursuant to an application of the depositor, pay a proportionate amount within 5 working days from the filing of the application to the depositor to cover the depositor's living expenses. The insurance organisation will pay this proportionate amount after the verification of the application of the depositor and on the basis of the information already available for it and based on information from the other member organisations. In this case the original claim of the depositor for the payment of the total amount according to § 13 of the ESAEG will be reduced by the proportionate amount paid by the insurance organisation to cover living expenses. Please get in touch with the insurance organisation in the case you have not received a reimbursement within the specified deadlines as it may happen that the claims for reimbursement will expire after a certain validity period.

You may find further information on [www.einlagensicherung.at](http://www.einlagensicherung.at). **Other important information:** In general there is an insurance coverage for the deposits of both private investors and corporations. Information on the various exceptions for certain deposits will be made available on the respective website of the responsible deposit insurance organisation. Upon request your credit institute will also give you information about which products are insured and which are not. Your credit institute will confirm in your account statement, **beginning from 01.01.2016 the latest**, whether a deposit is reimbursable.