



Depositor information template

BASIC INFORMATION ABOUT THE PROTECTION OF DEPOSIT

Deposits in Raiffeisenbank are protected by:	Österreichische Raiffeisen-Sicherungseinrichtung eGen. (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 are 'aggregated' and the total is subject to the limit of EUR 100.000 (2)
If you have a joint account with other person(s):	The limit of EUR 100.000 applies to each depositor separately (3)
Reimbursement period in case of credit institution's failure:	7 working days (4)
Currency of reimbursement:	euro
Contact:	Österreichische Raiffeisen-Sicherungseinrichtung eGen, Am Stadtpark 9, 1030 Wien, Tel 01/717070, office@raiffeisen-einlagensicherung.at
More information:	www.raiffeisen-einlagensicherung.at

Acknowledgement of receipt by the depositor:

Unterschrift

ADDITIONAL INFORMATION

(1) Scheme responsible for the protection of your deposit:

Your deposit is covered by a statutory Deposit Guarantee Scheme. Your credit institution is also part of an institutional protection scheme, in which all members support each other to avoid an insolvency. If insolvency should occur, your deposits would be repaid up to 100.000 EUR by the Deposit Guarantee Scheme.

(2) General limit of protection:

If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum 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 EUR 90.000 and a current account with EUR 20.000, he or she will only be repaid EUR 100.000.

In some cases (deposits resulting from real estate transactions relating to private residential properties, deposits that serve social purposes laid down in the law and linked to particular life events of a depositor such as marriage, divorce, retirement, dismissal, redundancy, invalidity or death, or deposits that serve purposes laid down in law and are based on the payment of insurance benefits or compensation for criminal injuries or wrongful conviction), deposits are protected above 100.000 EUR up to max. 500.000 EUR if the guaranteed event occurs within twelve months of crediting the amount or from the moment when such deposits become legally transferable. In cases in which deposits are protected above 100.000 EUR a special request must be submitted by depositors to the Deposit Guarantee Scheme within 12 months.

If accounts are maintained in a currency other than Euro, the exchange rate used shall be the mid exchange rate of the day on which the guaranteed event occurs.

(3) Limit of Protection for joint accounts:

In case of joint accounts, the limit of EUR 100.000 applies to each depositor.

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 is available at www.raiffeisen-einlagensicherung.at.

(4) Reimbursement:

The responsible Deposit Guarantee Scheme is Österreichische Raiffeisen-Sicherungseinrichtung eGen, Am Stadtpark 9, 1030 Wien, Tel 01/717070, office@raiffeisen-einlagensicherung.at, www.raiffeisen-einlagensicherung.at

It will repay your deposits (up to EUR 100.000) within 7 working days.

If you have not been repaid within these deadlines, 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 obtained under www.raiffeisen-einlagensicherung.at.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for 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 covered, the credit institution shall also confirm this on the statement of account.

No repayment of deposits up to EUR 100.000 shall be made where there has been no transaction relating to the deposit within the last 24 months and the value of the deposit is lower than the administrative costs that would be incurred by the DGS in making such a repayment.

No repayment of deposits shall be made where there are liabilities of the depositor to the credit institution are taken into account when calculating the repayable amount where they have fallen due on or before the date of the protection case.