

FORM FOR INFORMATION PROVIDED TO DEPOSITORS
BASIC INFORMATION ON DEPOSIT PROTECTION

Deposits established at Raiffeisen Bank are protected by:	The Bank Deposit Guarantee Fund - FGDB. ¹⁾
Coverage cap: (actual amount guaranteed out of the total deposit)	RON equivalent of EUR 100,000 per depositor per bank ²⁾ The minimum amount from which compensation is paid for deposits for which no transaction has taken place in the last 24 months is set by the Bank Deposit Guarantee Fund.
If you have several deposits placed with the same bank:	All the deposits placed with the same bank are added together and the total amount is subject to the coverage cap set at the RON equivalent of EUR 100,000. ²⁾
If you have a joint account with another person - The joint account is the account opened in the name of two or more persons, each having the status of holder:	The coverage cap set at the RON equivalent of EUR 100,000 applies separately to each account holder. ³⁾
The period of availability of the due compensation in case of unavailability of deposits:	7 working days from the date the deposits became unavailable. ⁴⁾
Currency of compensation payment:	RON (lei)
Raiffeisen Bank contact details:	246 C, Calea Floreasca 1 st District, Bucharest, code 014476 Phone: +4021.306.1000 www.raiffeisen.ro
FGDB contact details:	Address: 3, Negru Voda Street, Bucharest, code: 030774, Ph.: 021.326.60.20 E-mail: comunicare@fgdb.ro The website of the FGDB is http://www.fgdb.ro
Informatii suplimentare:	
Further information:	
<ol style="list-style-type: none"> 1) Scheme responsible for protecting your deposit. FGDB is the officially recognised statutory deposit guarantee scheme in Romania 2) General coverage cap If a deposit is unavailable because a credit institution is unable to meet its payment obligations under the applicable contractual and legal conditions, compensation payments to depositors are made by the Deposit Guarantee Scheme. Each compensation is capped at the RON equivalent of EUR 100,000 per credit institution. This means that all deposits from the same credit institution are aggregated to determine whether they fall under the coverage cap. For example, if a depositor has a savings account of EUR 90,000 and a current account of EUR 20,000, he/she shall only receive the RON equivalent of EUR 100,000 	

3) Coverage cap applicable to joint accounts

In the case of joint accounts, the coverage cap set at the RON equivalent of EUR 100,000 applies to each depositor.

Exception: In the case of deposits placed in an account whose beneficiaries are two or more persons in their capacity as members of a profit-making association, association or grouping of the same nature, without legal personality, they are added together and treated as if they had been placed by a single depositor, for the purpose of calculating the EUR 100,000 limit.

In certain cases, as described below, deposits are covered over the RON equivalent of EUR 100,000 for a period of 12 months from the date on which the amount was credited to the account at the credit institution in question or from the date on which the deposits can be legally transferred to another credit institution:

- a. deposits resulting from real estate transactions relating to rental property;
- b. deposits resulting from retirement, redundancy, marriage, divorce, disability or death of the depositor;
- c. deposits resulting from the receipt of insurance claims or compensation for damages resulting from crime or wrongful convictions.

In these cases, the guarantee cap is set and periodically reviewed by the NBR and published on its official website. Natural person depositors are required to inform the Bank by filling in the form available at any of the Bank's offices and presenting, if necessary, the supporting documents requested by the Bank, whenever they are going to withdraw funds from the sources mentioned in a) - c) above.

Further information is available at <http://www.fgdb.ro>.

4) Payment of compensation

The responsible Deposit Guarantee Scheme is the Bank Deposit Guarantee Fund, located at 3, Negru Voda Str., Building A3, 2nd floor, 3rd District, Bucharest Municipality, code: 030774, with telephone number 021/326.60.20, e-mail address comunicare@fgdb.ro and website address <http://www.fgdb.ro/>. It shall provide you with the due compensation (up to the RON equivalent of EUR 100,000) within 7 working days of the date on which the deposits became unavailable. If it is not certain whether a person is entitled to receive the compensation or if the deposit is the subject of a dispute, the time limit for making the compensation available is extended until the situation is clarified or, as the case may be, the dispute is settled.

If compensation has not been made available to you within this time limit, we recommend that you contact the Deposit Guarantee Scheme, as the time limit for claiming compensation may be limited. Further information is available at <http://www.fgdb.ro/>.

Other important information:

- Payment of compensation shall be made by the FGDB, through the mandated banks, if the Bank is unable to meet its payment obligations under the applicable contractual and legal conditions.
- The level of compensation shall be determined by deducting from the sum of all eligible deposits held by the guaranteed depositor with that credit institution on the date on which the deposits became unavailable the total amount of the credit institution's outstanding claims on that depositor at that date. Compensation = Amount of guaranteed deposits + interest due - instalments, commissions, other debts to the Bank, due on the date the deposits became unavailable. The compensation payable is limited to the level of the applicable coverage cap.
- The guaranteed depositors' right to receive the due compensation shall lapse 5 years after the date on which the FGDB makes the compensation available to the depositors. By way of exception, where the bankruptcy proceedings of the credit institution exceed the 5-year period referred to above, the right of the guaranteed

depositors to receive the due compensation shall lapse on the date of closure of the bankruptcy proceedings.

- The RON equivalent of the coverage cap and of the foreign currency amounts to be taken into account in determining the compensation shall be calculated using the exchange rates for the respective currencies, communicated by the National Bank of Romania on the date on which the deposits became unavailable.
- For deposits made in currencies other than those for which the National Bank of Romania communicates exchange rates, the RON equivalent of the amounts in foreign currency to be taken into account in determining the compensation shall be calculated on the basis of the official exchange rate of that currency communicated, on the date on which the deposits became unavailable, by the central bank issuing that currency, in relation to the Euro or, if it is not communicated in relation to the Euro, with respect to the US dollar.

LIST OF DEPOSITS EXCLUDED FROM THE GUARANTEE

1. Deposits of a credit institution made in its own name and for its own account, in compliance with the provisions of Art. 64 para. (2) of Law 311/2015 on deposit guarantee schemes and the Bank Deposit Guarantee Fund.
2. Instruments falling within the definition of own funds as defined in Article 4 para. (1) point 118 of Regulation (EU) No. 575/2013.
3. Deposits resulting from transactions in relation to which final court judgments have been pronounced for the offence of money laundering, in accordance with the legislation on the prevention and combating of money laundering. The classification of deposits in this category is carried out by the Deposit Guarantee Scheme on the basis of information received from the competent authorities, from the credit institution whose deposits have become unavailable or from the court-appointed liquidator, as the case may be.
4. Deposits of financial institutions as defined in Article 4 para. (1) point 26 of Regulation (EU) No. 575/2013.
5. Deposits of investment firms as defined in Article 4 para. (1) point 2 of Regulation (EU) No. 575/2013.
6. Deposits for which the identity of the holder has not been verified until such time as they become unavailable, in accordance with legislation in the field of prevention and combating money laundering.
7. Deposits of insurers and reinsurers as defined in Law no. 236/2018 on insurance distribution.
8. Deposits of collective investment undertakings as defined by capital market legislation.
9. Pension fund deposits.
10. Deposits of central, local and regional public authorities.
11. Debt securities issued by the credit institution, as well as obligations arising from own acceptances and promissory notes.