

# INFORMATION SHEET FOR DEPOSITORS

## Basic information concerning deposit insurance

Deposits with PARTNER BANK AG are insured by:	ESA Einlagensicherung AUSTRIA Ges.m.b.H. (1)
Upper limit for the deposit insurance:	€ 100,000,00 per depositor and bank (2)
In case 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 case 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:	Up until 7 working days (4)
Currency of the reimbursement:	Euro
Contact data:	ESA Einlagensicherung AUSTRIA Ges.m.b.H. Wipplingerstr. 34/4/DG4, 1010 Wien, Austria Telephone: +43 (1) 533 98 03-0, Fax: + 43 (1) 533 98 03-5 E-Mail: office@einlagensicherung.at
Further information:	<a href="http://www.einlagensicherung.at">www.einlagensicherung.at</a>

## Confirmation of receipt of this document by the depositor:

_____	_____	_____	_____
Date	First & surnames of depositor 1	Date of birth	Signature of depositor 1
_____	_____	_____	_____
Date	First & surnames of depositor 2	Date of birth	Signature of depositor 2

### Additional information

<sup>(1)</sup> 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 case of an insolvency of your credit institute, your deposits will be reimbursed up to 100,000 EUR or the foreign currency equivalent.

<sup>(2)</sup> Upper limit for the deposit insurance in general: If a deposit becomes unavailable because a credit institute is not able to fulfill 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, 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.

<sup>(3)</sup> 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 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, short ESAEG) the deposits may be insured for a counter-value in excess of € 100,000 or the foreign currency equivalent. Applications for the reimbursement of covered deposits in line with § 12 ESAEG must be filled 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).

<sup>(4)</sup> Reimbursement: The responsible deposit insurance organisation is the ESA Einlagensicherung AUSTRIA Ges.m.b.H., Wipplingerstr. 34/4/DG4, 1010 Wien, Austria, Telephone: +43 (1) 533 98 03-0, office@einlagensicherung.at, www.einlagensicherung.at. It will reimburse your deposits (up to € 100,000.00 or equivalent in foreign currency) within 7 working days. 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. If deposits are refundable, the bank will also confirm this on the account statement.