



SMBC BANK EU AG

Internal bank data/filing data

Depositor's name
Place, date

Dear Customer,

With the following "Depositor Information Sheet", we wish to inform you – pursuant to Section 23a (1) sentence 3 of the German Banking Act (Kreditwesengesetz, KWG) – about the statutory Deposit Guarantee Scheme.

In addition, your deposits are covered by the contractual Deposit Protection Fund (Einlagensicherungsfonds) of the Association of German Banks (Bundesverband deutscher Banken).

Further details are available at www.bankenverband.de/einlagensicherung.

DEPOSITOR INFORMATION SHEET

Deposits at <small>(insert name of credit institution)</small>	
are protected by:	Entschädigungseinrichtung deutscher Banken GmbH ¹
Limit of protection:	EUR 100 000 per depositor per credit institution ² <small>[Where applicable:]</small> The following trademarks are part of your credit institution <small>[insert all trademarks which operate under the same licence]</small>
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:	Entschädigungseinrichtung deutscher Banken GmbH Burgstrasse 28 10178 Berlin GERMANY Postal address: Postfach 11 04 48 10834 Berlin GERMANY Telephone: +49 (0)30 59 00 11 960 Email: info@edb-banken.de
More information:	www.edb-banken.de
Acknowledgement of receipt by the depositor:	

Copy for the Bank

Additional information (all or some of the below)

- (1) Your deposit is covered by a statutory Deposit Guarantee Scheme and a contractual Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would in any case be repaid up to EUR 100 000.
- (2) 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.

[Only where applicable:]

This method will also be applied if a credit institution operates under different trademarks.

The _____

insert name of the account-holding credit institution

also trades under

insert all other trademarks of same credit institution

This means that all deposits with one or more of these trademarks are in total covered up to EUR 100 000.

- (3) In case of joint accounts, the limit of EUR 100 000 applies to each depositor. 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. In the cases listed in Section 8 (2) to (4) of the German Deposit Guarantee Act (Einlagensicherungsgesetz) deposits are protected above EUR 100 000. More information can be obtained from the website of Entschädigungseinrichtung deutscher Banken GmbH at www.edb-banken.de.

(4) Reimbursement

The responsible Deposit Guarantee Scheme is
Entschädigungseinrichtung deutscher Banken GmbH
Burgstrasse 28
10178 Berlin
GERMANY

Postal address:
Postfach 11 04 48
10834 Berlin
GERMANY

Telephone: +49 (0)30 59 00 11 960
Email: info@edb-banken.de

It will repay your deposits (up to EUR 100 000) within 7 working days at the latest.

If you have not been repaid within this deadline, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. More information can be obtained from the website of Entschädigungseinrichtung deutscher Banken GmbH at www.edb-banken.de.

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.



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