

TRANSLATED INFORMATION FOR THE DOCUMENT

DEPOSITOR INFORMATION SHEET

ANNEX TO SECTION 37A BWG

Deposits at  are protected by:	Hypo-Haftungs-Gesellschaft m.b.H. (1) 
Limit of protection:	EUR 100,000 per depositor per credit institution (2)
If you have several deposits with the same bank:	All of your deposits with the same bank are "aggregated", and the total is subject to the limit of EUR 100,000 (2)
If you have a joint account with one or more other persons:	The limit of EUR 100,000 applies for each individual depositor (3)
Deadline for reimbursement in the event of default by a bank:	20 business days (4)
Currency of reimbursement:	Euro
Contact:	 Registered office: Brucknerstraße 8, 1040 Vienna Tel.: +43 (0)1 33 60 333 - 33 E-mail: office@hypohaftung.at
Further information:	www.hypohaftung.at
Acknowledgement of receipt by the depositor:	Customer's signature

Additional information (regarding some or all of the following points)

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

Your deposit is covered by a statutory Deposit Guarantee Scheme. In the event of insolvency, your deposits are reimbursed by the Deposit Guarantee Scheme up to EUR 100,000.

(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 a maximum of 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. If accounts are denominated in a currency other than Euro, the mid exchange rate of the day on which the protection comes into effect will be used for the calculation of the refundable amount.

(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.

In some cases (deposits arising from residential housing transactions or serving 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 based on the payment of insurance benefits or compensation for criminal injuries or wrongful conviction, and the case to which protection applies arises within 12 months after the amount has been credited or from the moment when such deposits become legally transferrable), deposits are protected above EUR 100,000.

More information is available at www.hypohaftung.at

(4) Reimbursement:

The responsible Deposit Guarantee Scheme is Hypo-Haftungs-Gesellschaft m.b.H., Brucknerstraße 8, 1040 Wien, +43(1)3360333-33, office@hypohaftung.at, www.hypohaftung.at. Your deposits will be reimbursed (up to EUR 100,000) within twenty working days and from 31 December 2023 within seven working days.

Up through 31 December 2023 if Hypo-Haftungs-Gesellschaft m.b.H. cannot reimburse your covered deposits to the full extent within seven working days of the occurrence of a deposit guarantee case, it shall reimburse upon your application an appropriate amount of the covered deposits within five working days to cover your cost of living. Disbursement of the appropriate amount will be carried out by Hypo-Haftungs-Gesellschaft m.b.H. on the basis and after review of your application, of data already available to it as well as of data the credit institution must provide. In that case your original claim to disbursement of an amount equal to the amount of your covered deposits shall be reduced by the appropriate amount to cover cost of living already disbursed by Hypo-Haftungs-Gesellschaft m.b.H.

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.

More information is available at www.hypohaftung.at

Other important information:

Deposits of individuals and companies are generally covered by the Deposit Guarantee Schemes. Exceptions apply to certain deposits, which are stated on the website of the responsible Deposit Guarantee Scheme. Upon request, your credit institution will notify you whether certain products are covered. If deposits are eligible, the credit institution shall also confirm this on the statement of account.

Excluded from deposit guarantee are for example deposits of credit institutions, investment firms, financial institutions, government agencies, among others. A list of exemptions from deposit guarantee can be found in Art 10 Deposit Guarantee and Investor Compensation Act (ESAEG). In cases in which deposits are protected above EUR 100,000, depositors must submit a special application to the Deposit Guarantee Scheme within 12 months of the occurrence of default.

If the depositor owes the credit institution liabilities that can be offset, and same were due prior to or not later than the date of the occurrence of default, such liabilities are set off against his or her reimbursable deposits in the event of default.

For joint accounts, eligible deposits are divided between the depositors in equal amounts in the event of default, unless the depositors of the joint account provided the bank prior to the occurrence of default with special written instructions for dividing the deposits.

No repayments shall be made of covered deposits if there has been no transaction in connection with a deposit in the last 24 months prior to the occurrence of a deposit guarantee case and the value of the deposit is lower than the administrative costs that would be incurred by the Deposit Guarantee Scheme in case of a payout.

You can find supplemental information about the deposit guarantee and investor compensation online at www.hypohaftung.at. There you can also find the full text of the Deposit Guarantee and Investor Compensation Act (Einlagensicherungs- und Anlegerentschädigungsgesetz, ESAEG).

Last updated: March 2017