

Information for Depositors

Basic Information on the Protection of Deposits	
Deposits at Euram Bank are protected by	Einlagensicherung AUSTRIA GmbH (ESA) (1)
Deposit Guarantee Limit	EUR 100,000 per credit institution (2)
If you have several deposits at the same credit institution	All your deposits with the same credit institution are added up, and the total amount is subject to the upper limit of EUR 100,000 per depositor and per credit institution (2)
In case you have a joint account with one or several persons	The upper limit of EUR 100,000 applies to each depositor (3)
In the case of an insolvency of a credit institution the following deadline for reimbursement applies	7 working days (4)
Currency of reimbursement	Euro
Contact details	Einlagensicherung AUSTRIA GmbH (ESA) Wipplingerstraße 34/4/DG 4, 1010 Vienna Telefon: +43 (1) 533 98 03; Fax: +43 (1) 533 98 03 - 5 Email: office@einlagensicherung.at
Further information	www.einlagensicherung.at
Additional Information (for all or some of the mentioned items):	
(1) Responsible Deposit Guarantee Scheme for protecting your deposit: Your deposit is covered by a statutory Deposit Guarantee Scheme. In the event of insolvency of your credit institution, your deposit will be refunded up to EUR 100,000.	
(2) General Deposit Guarantee Limit: If a deposit is not available because a credit institution is unable to meet its financial obligations, the depositors will be compensated by the Deposit Guarantee Scheme. The scheme covers up to an amount of EUR 100,000 per credit institution. As a consequence, the deposits held at the same credit institution are added up. If, for example, a depositor keeps an amount of EUR 90,000 on his savings account and EUR 20,000 on a current account, than only EUR 100,000 will be refunded. This logic also applies when a credit institution operates under different brands. If accounts are denominated in a currency other than in Euro, the average amount of the mean rate of the day on which the collateral has occurred is used to calculate the amount to be reimbursed.	
In some cases, the deposits can be refunded in excess of EUR 100,000 up to EUR 500,000:	
1. The deposits	
a) result from property transactions related to privately used residential real estate, or	
b) fulfill statutory social purposes and attach to specific life events of the depositor, such as marriage, divorce, retirement, termination, dismissal, disability or death, or	
c) are based on the payment of insurance or compensation for personal injury or wrongful conviction,	

and

2. the guarantee event occurs within twelve months after the amount has been credited or after the date on which such deposits can be transferred in a legally permissible manner.

The depositor must submit an application within twelve months from the occurrence of the guarantee event for being considered for reimbursement exceeding the EUR 100,000 covered by the Deposits Guarantee Scheme.

(3) Guarantee Limit for joint accounts:

For joint accounts, the limit of EUR 100,000 applies to each depositor.

In case of joint accounts, the deposit amount attributed to the individual depositor of the joint account has to be considered for the calculation of the eligible deposit of each depositor, if the depositors of the joint account have informed the member institute in writing about special provisions with regards to the distribution of the deposits. If the depositors refrained from communicating such provisions for the distribution of deposits in the joint account in writing to the member institute, the deposits held in the joint account will be distributed in equal parts among the depositors.

Deposits in an account to which two or more persons have access as members of a business partnership, firm of solicitors, an association or grouping of a similar nature without legal personality will be added up in the calculation of the upper limit of EUR 100,000 and treated as a deposit of a single depositor. For further information please visit www.einlagensicherung.at.

(4) Reimbursement:

The responsible Deposit Guarantee Scheme is the Einlagensicherung AUSTRIA GmbH, Wipplingerstraße 34/4/DG 4, 1010 Vienna, Austria, Phone: +43 (1) 533 98 03, email: office@einlagensicherung.at.

Your deposit (up to EUR 100,000) will be refunded to you within 7 working days.

If you have not been reimbursed within these deadlines, you should contact the Deposit Guarantee Scheme, as the validity period for refund claims might expire after a certain period. For more information please visit www.einlagensicherung.at.

Further Important Information

Retail deposits and deposits from companies are generally covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme.

On request your credit institute will inform you whether certain products are covered or not. If deposits are refundable, the credit institute will confirm this on the account statement.

Eligible deposits will not be paid out if 24 months prior to the deposit guarantee event no transaction in connection with the deposit has occurred and the value of the deposit is less than the associated administrative costs for the reimbursement.

Eligible deposits are not paid out if they are offset against liabilities from the depositor towards the member institute. Provided that the liabilities can be offset according to specific statutory or contractual provisions and that became due on or before the time of the occurrence of the event for which the security is provided.