Schoellerbank
Wealth Management

Member of **UniCredit**

Depositer information sheet pursuant to § 37a BWG (Austrian Banking Act)

....
Account holder   Customer number

....

Basic information about deposit protection

Deposits at Schoellerbank AG are protected by:	Einlagensicherung AUSTRIA GmbH (ESA) (1)
Maximum protection:	EUR 100,000.- per depositor per credit institution (2)
If you have multiple deposits at the same credit institution:	All of your deposits at the same credit institution are added together and the total amount is subject to the maximum 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)
Reimbursement period in the event of the default of a credit institution:	7 business days (4)
Currency of reimbursement:	Euro
Contact information:	Wipplingerstraße 34/4/DG4, 1010 Wien +43 (1) 533 98 03-0, office@einlagensicherung.at
Further information:	www.einlagensicherung.at
Confirmation of receipt by the depositor(s) (contract holder[s]):	

Additional information (for all or some of the points below)

(1) Deposit protection system covering your deposit

Your deposit is covered by a statutory deposit protection system. In the event of bankruptcy, your deposits will be reimbursed in the amount of up to EUR 100,000.- by the deposit protection system.

(2) General protection limit

Should a deposit be unavailable because a credit institution is unable to fulfill its financial obligations, the depositors will be reimbursed by the deposit protection system. The protection limit is EUR 100,000.- per credit institution. This means that all deposits at the same credit institution are added together when determining the amount to be reimbursed. For example, if a depositor has EUR 90,000.- in a savings account and EUR 20,000.- in a current account, he will only be paid EUR 100,000.-.

If accounts are held in a currency other than the euro, the middle exchange rate on the date of the default incident will be used to calculate the sum to be reimbursed.

(3) Protection limit for joint accounts

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

However, deposits in an account with two or more signatories who are members of a corporation or society, an association, or similar such organisation without legal status are added together in calculating the limit of EUR 100,000.-, and the deposits are treated as those of a single depositor.

Deposits in excess of EUR 100,000 are covered in some cases (if the deposits stem from real estate transactions related to privately used residential properties, or fulfil legally specified social purposes and are bound to certain material events in the life of the depositor such as marriage, divorce, retirement, resignation, termination, invalidity, or death, or stem from the payment of insurance benefits or compensation for personal injury resulting from crimes or wrongful criminal conviction, and the relevant default incident occurs within twelve months after the amount is credited to the account in question or after the point in time at which the deposit can be transferred in a legally permissible manner).
Further information can be found at www.einlagensicherung.at.

(4) Reimbursement

The competent deposit protection system is Einlagensicherung AUSTRIA GmbH (ESA), Wipplingerstraße 34/4/DG4, A-1010 Vienna, tel.: +43 (1) 5339803, office@einlagensicherung.at, www.einlagensicherung.at.

It will reimburse your deposits (up to EUR 100,000.-) at the latest within seven business days.

If you are not reimbursed within the specified periods, you should contact the deposit protection system because eligibility to place reimbursement claims may expire after a certain period of time. Further information can be found at www.einlagensicherung.at.

Further important information:

Deposits of private customers and companies are generally covered by deposit protection systems. Exceptions that apply to certain deposits are explained on the web site of the competent deposit protection system. Your credit institution will also inform you whether certain products are covered upon request. When deposits are eligible for reimbursement, the credit institution will also confirm this on the account statement.

Examples of deposits that are excluded from the deposit protection scheme include deposits from banks, securities companies, financial institutions, and government agencies. A list of the deposits that are excluded from the deposit protection scheme can be found in Section 10 of the Deposit Protection and Investor Reimbursement Act (ESAEG).

In cases in which deposits in excess of EUR 100,000 are covered, a separate application must be submitted by the depositor to the deposit protection system. This application must generally be filed with the deposit protection system within twelve months of the default event.

Eligible deposits shall not be taken into account in calculating the covered deposits to the extent that the depositor has obligations to the bank that can be offset against these deposits according to the legal regulations or contractual provisions and that came due before or by no later than the occurrence of the default event.

In the case of joint accounts, eligible deposits will be distributed to the depositors in equal parts in the case of a default event, unless the depositors holding the joint account issued specific instructions for the distribution of the deposits in writing before the occurrence of the default event.

Covered deposits will not be paid out in the event that no transactions were conducted relating to the covered deposits within the last 24 months before the default event and the value of the deposits is less than the administrative costs that would be incurred by the deposit protection system in the event of reimbursement.

Additional information about deposit protection and investor compensation is available online at https://www.schoellerbank.at/de/kontakte/faq-zur-oesterreichischen-einlagensicherung.

Confirmation of receipt by the depositor:

For account/savings account no. ....

Relationship manager comments ....

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X
....
City   Date   Signature of all account holders

....
City   Date   Witnessed (name and signature of witness)