

Deposit Guarantee Scheme - Depositor Information Sheet

Eligible deposits at Credit Europe Bank N.V. Malta Branch are protected by	The Dutch statutory Deposit Guarantee Scheme, executed by De Nederlandsche Bank N.V. (Dutch Central Bank) (DNB).(1)
Limit of protection::	EUR 100 000 per depositor per credit institution.(2)
If you have more eligible deposits at the same credit institution:	All your eligible 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 a bank is no longer able to meet its obligations:	15 working days from 1st of January 2019, 10 working days from 1st of January 2021, 7 working days from 1st of January 2024 (4)
Currency of reimbursement::	Euro
Contact:	De Nederlandsche Bank N.V., PO box 98, 1000 AB Amsterdam visiting address: Westeinde 1, 1017 ZN Amsterdam telephone (from Monday to Friday between 9:00 and 17:00): from the Netherlands: 0800 020 10 68 from abroad: + 31 20 524 91 11 email: info@dnb.nl
Further information:	www.dnb.nl (please choose 'English' section, and search for 'Deposit Guarantee Scheme'.)
Additional information:	
(1) Your deposit is covered by the Dutch statutory Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would 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 the Dutch Deposit Guarantee Scheme. This repayment covers at maximum EUR 100 000 per credit institution. This means that all eligible 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 be repaid EUR 100 000.	
(3) In case of joint accounts, the limit of EUR 100 000 applies to each depositor. In the exceptional case of bankruptcy of your credit institution on the moment you have a deposit directly resulting from real estate transactions relating to private residential properties your deposits will be protected for a period of three months after the deposit for an additional amount which will not exceed €500 000. More information can be obtained under http://www.dnb.nl go to 'English' section, search for 'Deposit Guarantee Scheme'.	
(4) Reimbursement: The responsible Deposit Guarantee Scheme is the Dutch deposit guarantee scheme, a statutory scheme operated by: The Dutch central bank (De Nederlandsche Bank N.V.), P.O. Box 98, 1000 AB Amsterdam Visiting address: Westeinde 1, 1017 ZN Amsterdam, Telephone (from 9 am to 5 pm on business days): Number to call from the Netherlands: 0800-0201068, Number to call from abroad: + 31 20 524 91 11 Email: info@dnb.nl, Website: www.dnb.nl under 'The Deposit Guarantee Scheme' (information available in English) The Dutch Deposit Guarantee Scheme will pay your compensation (up to a maximum limit of €100,000) within no more than 15 business days. If you have not received any compensation by the end of this time limit, you should get in touch with the Deposit Guarantee Scheme. It is important to contact the scheme operator as soon as possible because you may no longer be eligible for compensation after a given time limit. The time limit for the payment of compensation is to be gradually reduced to a period of 7 (seven) business days. During this transitional period. the Dutch central bank may, if requested to do so, award you an appropriate subsistence allowance. Further information can be obtained under: www.dnb.nl (please choose 'English' section, and search for 'Deposit Guarantee Scheme'.)	
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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