

DEPOSITOR INFORMATION SHEET

Basic information about the protection of deposit	
Deposits in Raiffeisenbank Austria d.d. are protected by:	State Agency for Deposit Insurance and Bank Resolution
Limit of protection:	EUR 100,000 euro per depositor per credit institution in the kuna counter-value at the middle exchange rate of the Croatian National Bank on the date of the insured event.
If you have more deposits at the same credit institution:	All your deposits at the same credit institution are aggregated and the total amount is subject to the limit of EUR 100,000 in the kuna counter-value at the middle exchange rate of the Croatian National Bank on the date of occurrence of the insured event.
If you have a joint account with other person(s):	The limit of EUR 100,000 in the kuna counter-value at the middle exchange rate of the Croatian National Bank valid on the date of occurrence of the insured event applies to each depositor separately.
Reimbursement period in case of credit institution's failure/bankruptcy:	20 working days until 31 December 2018 15 working days in the period from 1 January 2019 until 31 December 2020 Ten working days in the period from 1 January 2021 until 31 December 2023 Seven working days after 1 January 2024.
Currency of reimbursement:	HRK All deposits in foreign currencies are calculated in the kuna counter-value at the middle exchange rate of the Croatian National Bank prevailing on the date of the insured event.
Contact:	State Agency for Deposit Insurance and Bank Resolution (DAB, Državna agencija za osiguranje štednih uloga i sanaciju banaka) Jurišićeva 1/II Phone: +385 (1) 48 13 222 Fax: +385 (1) 48 19 107 E-mail: dab@dab.hr
More information:	http://www.dab.hr/

Additional information:

If a deposit is unavailable because a credit institution is unable to perform its financial obligations, depositors are repaid by the Deposit Guarantee Scheme. This repayment covers up to EUR 100,00 per credit institution. This means that all deposits kept at the same credit institution are aggregated 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.

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

However, deposits kept 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, may be aggregated and treated as if made by a single depositor for the purpose of calculating the EUR 100,000 limit in kuna equivalent at the middle exchange rate of the Croatian National Bank prevailing on the date of occurrence of the insured event. In certain cases deposits which are part of a temporary high balance are protected for an additional EUR 30,000 at the middle exchange rate of the Croatian National Bank or up to a total of EUR 130,000 in kuna equivalent at the middle exchange rate of the Croatian National Bank, for three months after the amount has been credited or three months from the moment when such deposits become legally transferable. This applies to the following deposits:

- 1) deposits resulting from the sale of a real property in which the depositor had registered permanent or temporary residence.
- 2) deposits resulting from transactions in connection with life events such as marriage, divorce, retirement, dismissal, redundancy, invalidity, sickness or death, or
- 3) deposits that are based on the payment of insurance benefits or compensation for victims of criminal acts or wrongful conviction. More information can be obtained under <http://www.dab.hr/>.

Reimbursement

The deposit guarantee scheme is managed by the State Agency for Deposit Insurance and Bank Resolution (Državna agencija za osiguranje štednih uloga i sanaciju banaka), Jurišićeva 1/II, 10000 Zagreb, Hrvatska, Phone: +385 (1) 48 13 222, e-mail: dab@dab.hr, <http://www.dab.hr/>.

The State Agency for Deposit Insurance and Bank Resolution will pay out your deposits (up to EUR 100,000 in the kuna counter-value at the middle exchange rate of the Croatian National Bank on the date of occurrence of the insured event) no later than within 20 working days, and from 1 January 2024, within seven working days.

Emergency/interim payout: if repayable amount(s) are not available within 20 working days or, from 1 January 2024, within seven working days, the Agency shall ensure that depositors have access to an appropriate amount of their covered deposits to cover the cost of living within five working days of a depositor's request. 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. Further information can be obtained under <http://www.dab.hr/>.

Other important information

In general, all retail depositors and businesses are covered by the deposit guarantee scheme. 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.