

INFORMATION FORM FOR DEPOSITOR



BASIC INFORMATION ON DEPOSIT PROTECTION

Deposits at ČSOB stavebná sporiteľňa, a.s. are protected:	Your deposit is covered by the legal system of deposit protection. Moreover, your bank is a member of the institutional security scheme; the members of the scheme support each other to avoid insolvency. In case insolvency occurs, the deposit protection system would pay compensation for your deposits up to the amount of EUR 100,000 ⁽¹⁾
Protection limit:	EUR 100,000 per 1 depositor and per 1 bank ⁽²⁾
In case you have several deposits at the same bank:	All of our deposits at the same bank shall be "summed up" and the total sum is limited by the amount of EUR 100,000 ⁽²⁾
In case you have a common account with another person/other persons:	The limit in the amount of EUR 100,000 shall be applied to every depositor separately ⁽³⁾
Period for compensation payment in case of bank failure:	7 working days ⁽⁴⁾
Currency of compensation payment:	Euro
Contact:	Fond ochrany vkladov, Kapitulska 12, 812 47 Bratislava 1, Slovenska republika, tel.: (+421 2) 5443 5444, 5443 2570, e-mail: fov@fovsk.sk, www.fovsk.sk
More information at:	www.fovsk.sk
Depositor's confirmation of acceptance:	
Other information (all or some of the information specified below)	

⁽¹⁾ Deposits not protected by the legal system of deposit protection include:

- a deposit which – pursuant to records entered by the bank in the depositor's document on the deposit relation before the day on which the deposits became inaccessible – is not kept for the depositor at least in the range of data on the depositor that includes: 1. name and surname, personal identification number; 2. name, identification number if assigned, and depositor's domicile address in case the depositor is a legal entity the deposits of which are protected by this Act, as well as identification of an official register or any other official registration in which such a legal person is incorporated, and the number of incorporation in such a register or registration;
- a bearer deposit and the balance of the bearer deposit closed, in particular a deposit confirmed by a bearer deposit book, a bear certificate of deposit, or a bearer treasure bond;
- a deposit of a bank or a branch office of a foreign bank performed on own behalf and at own expense including a deposit being an own source of the bank's financing;
- a deposit of a depositor who was sentenced within criminal proceedings for a crime of legalizing income from criminal activities;
- a deposit of a financial institution;
- a deposit of a securities broker;
- a deposit of an insurance company and a reinsurance company;
- a deposit of a collective investment entity;
- a deposit of a pension fund management company including assets of a pension fund;
- a deposit of a supplementary pension fund company including assets of a supplementary pension fund;
- a deposit of a public authority;
- a deposit in the form of a bond issued by a bank, or in the form of a promissory note or a cheque.

⁽²⁾ In case a deposit is not accessible since the bank is not able to meet its financial obligations, the deposit protection system shall pay the depositors compensation. Such a compensation payment shall cover a maximum amount of EUR 100,000 per 1 bank. This means that all deposits of the depositor at the same bank shall be summed up in order to specify the coverage limit. For example, if the depositor has a savings account with a balance of EUR 90,000, and a current account with a balance of EUR 20,000, he/she/it shall be paid compensation in the amount of EUR 100,000 only.

⁽³⁾ In case of common bank accounts the limit of EUR 100,000 shall be applied to every depositor. Deposits at a bank account to which two or more persons have a right of disposal as members of a private business company, an association, or a group of similar nature with no legal personality shall be combined for the purposes of calculating the limit in the amount of EUR 100,000 and shall be treated as if they were performed by a single depositor. More information can be found at the www.fovsr.sk website.

⁽⁴⁾ Compensation payment. The responsible deposit protection system is Fond ochrany vkladov (Deposit Protection Fund), domiciled at Kapitulska 12, 812 47 Bratislava 1, Slovenska republika, phone: (+421 2) 5443 5444, 5443 2570, e-mail: fov@fovsr.sk, www.fovsr.sk. It shall pay you compensation for your deposits (up to the amount of EUR 100,000) not later than within 20 working days from 3 July 2015 to 31 December 2018, 15 working days from 1 January 2019 to 31 December 2020, 10 working days from 1 January 2021 to 31 December 2023, within 7 working days from 31 December 2023.

In case you are not paid compensation in the periods mentioned above, you should contact the deposit protection system since once a certain period has elapsed, the period for claiming the compensation payment might expire. More information can be found at the www.fovsr.sk website.

OTHER IMPORTANT INFORMATION

In general, all retail depositors and companies are covered by the deposit protection system. Exemptions related to some deposits are specified at the website of the respective deposit protection system. Upon request, your bank shall provide you with information on whether some products are covered by it or not. In case the deposits are covered, the bank shall confirm this to you in the respective bank statement.

INFORMATION ON FACTS PURSUANT TO § 9 PARAGRAPH 3 OF THE ACT No. 118/1996 COLL. ON DEPOSIT PROTECTION

For the purposes of calculating the amount of compensation for inaccessible deposits, all inaccessible deposits of the same depositor at one bank protected by this Act shall be summed up including his/her/its shares in common deposits and in notarial deposits protected by this Act, namely by the balance as to the day on which such deposits at the bank become inaccessible. In case of every common deposit each of the depositors shall have an equal share unless reliable documents prove different shares of individual depositors. For the purposes of calculating the amount of compensation interest and other property benefits connected to the inaccessible deposit shall be calculated by the balance as to the day on which such deposits at the bank become inaccessible and shall be added to the depositor's inaccessible deposit. For the purposes of calculating the amount of compensation the amount of the inaccessible deposit calculated in this way shall be reduced by all expired/elapsed deposits and also by all liabilities of the depositor towards the bank by the balance as to the day on which such deposits become inaccessible; later changes of this balance shall not be taken into account. The compensation amount calculated in this way shall be rounded up to whole euro-cents.