

INFORMATION FORM FOR DEPOSITOR



Information form for depositor contains general information in accordance with Act no.118/1996 Coll. on protection of deposits. You can find specific information about protection of your deposits in the account statement.

BASIC INFORMATION REGARDING DEPOSIT PROTECTION

Deposits in Československá obchodná banka, a.s. are protected:

Your deposit is covered by legal system of deposit protection. In addition, your bank is a member of the scheme of institutional security within which all members support each other to prevent the bank from defaulting on its deposits. In the event of any insolvency, the system of deposit protection would pay compensation for all your deposits up to 100 000 EUR

Level of coverage:

100 000 EUR per depositor and the bank (**)

If you have several deposits with the same bank:

All your deposits within one bank are „added up“ and the total amount is subject to a coverage level limit of 100 000 EUR (**)

If you have a joint deposit with another person(s):

Level of coverage of 100 000 EUR relates to every depositor separately (***)

Deadline for settlement of compensations in case of bank's default:

Seven working days (****)

Currency of compensation payment:

Euro

Contact:

Fond ochrany vkladov (Deposit Protection Fund),
Kapitulská 12, 812 47 Bratislava 1, Slovenská republika,
tel.: (+421 2) 5443 5444, 5443 2570, e-mail: fov@fovsk.sk

More information:

www.fovsk.sk

Depositor's acknowledgement of receipt:

Further information

(all or some of the following)

(**) General Level of coverage

If the deposit is unavailable as the bank is not able to meet its financial obligations, the depositors are paid the compensation by the system of deposit protection. Such compensation payment covers 100 000 EUR per bank as the maximum. It means that all deposits of the depositor within one bank are added up so that the level of coverage can be fixed. For example, if the depositor keeps a deposit account with 90 000 EUR, and a current account with 20 000 EUR, just the compensation of 100 000 EUR is paid to such depositor.

(***) Level of coverage for joint deposits:

In the event of joint deposits the level of coverage of 100 000 EUR relates to every depositor. Deposits in the account with two or more persons authorized as the members of private trading company, association or group of a similar nature without any legal personality shall be aggregated and treated as if made by a single depositor for the purposes of calculating the coverage level of EUR 100 000. Further information can be obtained at www.fovsk.sk.

(****) Payment of compensation:

The Deposit Protection Fund, Kapitulská 12, 812 47 Bratislava 1, Slovak Republic, tel.: (+421 2) 5443 5444, 5443 2570, e-mail: fov@fovsk.sk, www.fovsk.sk, is the responsible deposit protection scheme. It will pay you compensation for your deposits (up to EUR 100 000) within ten working days at the latest from January 1st 2021 to December 31st 2023 and from January 2024 within seven working days.

If the compensation was not paid to you by that deadline, you should contact the deposit protection system, as the deadline for claiming the compensation payment can be lapsed after a certain time. You can find further information on www.fovsr.sk.

Further information:

OTHER IMPORTANT INFORMATION

In general, all retail depositors and enterprises are covered by the deposit protection system. Exceptions related to certain deposits are specified on web site of the responsible deposit protection system. Upon request, your bank will provide you information about products being covered or not covered. If the deposits are covered, the bank will confirm it to you on the account statement too.

INFORMATION ON FACTS PURSUANT TO THE SECTION 9 (3) OF THE ACT NO. 118/1996 COLL. ON DEPOSIT PROTECTION

For the purpose of calculating the amount of compensation for unavailable deposits, all unavailable deposits of the same depositor protected by this Act in a single bank, including his shares in the joint deposits and in the notarial depositories protected by this Act, shall be added together, according to the situation as at the date on which the deposits in the bank became unavailable pursuant to Section 3(5) of Act No 118/1996 Coll. on deposit protection. In the case of any joint deposit, each of the depositors shall have an equal share, unless other shares of the individual depositors are proved by credible documents. For the purpose of calculating the amount of compensation, the interest and other property benefits associated with the unavailable deposit shall be calculated according to the situation on the date on which the deposits in the bank became unavailable pursuant to Section 3(5) of Act No 118/1996 Coll. on deposit protection and shall be added to the depositor's unavailable deposit. For the purpose of calculating the compensation, the amount of the unavailable deposit thus determined shall be reduced by all outstanding liabilities of the depositor to the bank as at the date on which the deposits became unavailable pursuant to Section 3(5) of Act No 118/1996 Coll. on deposit protection; subsequent changes in this status shall not be taken into account. The calculated amount of compensation shall be rounded up to the nearest euro cent.