



Information on Deposit Protection in accordance to § 12 Act no. 118/1996 Coll. on the protection of bank deposits and amending certain other acts (hereinafter the 'Act')

A **Deposit Protection Fund** (hereinafter referred to as the 'Fund') is to be set up to provide for the accumulation of financial contributions (hereinafter referred to as 'contributions') from banks and branch offices of foreign banks for eventual compensation of deposits held in banks and branch offices of foreign banks and for their management in accordance with the Act.

The Act no. 118/1996 Coll. on the protection of bank deposits and amending certain other acts, with effect from 15 October 2015, incorporates the provisions of Directive 2014/49/EU of the European Parliament and of the Council of 16 April 2014 on deposit guarantee schemes, with the aim to eliminate certain differences between laws of the Member States of European Union as regards the rules on deposit guarantee schemes.

Deposits of natural persons and some legal entities in ČSOB, a.s. and ČSOB Stavebná sporiteľňa, a.s. (hereinafter referred to as the 'ČSOB') are protected in accordance with the Act no. 118/1996 Coll. on the protection of bank deposits and amending certain other acts and in case if they become inaccessible, compensation will be provided from the sources of the Deposit Protection Fund.

A deposit is:

1. a claim by a natural person or a legal person designated by law (hereinafter referred to as the 'depositor') for payment of funds entrusted to the bank by the depositor in a banking transaction carried out in his name and for his own account or received by the bank as amounts of payment transactions or other payments for the benefit of the depositor, including interest and other property benefits associated with the entrustment of these funds,
2. a deposit which, according to records made by the bank in its information system or in the depositor's deposit relationship document prior to the date on which the deposits became unavailable, is held for multiple depositors with the extent of information about each depositor as required by law,
3. a notarial escrow deposited with a bank if the beneficiary of the funds in that escrow is or is to be a person whose deposits are protected by law and if, prior to the date the deposits became unavailable, the notary administering that notarial escrow delivered to the bank a written notice with the details of each beneficiary to the extent required by law.



Protected deposits:

The protected deposits are:

- Deposits as per points 1. - 3. above, except for deposits that are not protected (see below),
- covered deposits in their full amount, up to a maximum of EUR 100 000 in aggregate of the protected deposits of a single depositor in a single bank. Temporarily, for a period of 12 months from the date of crediting the deposit to the account, covered deposits shall include, and be compensated for in full, those protected deposits which have a special purpose defined by law (e.g. sale of real estate, inheritance, insurance claims, etc.; if the customer has a special deposit in the account, he/she may inform the bank thereof by means of the form "Depositor's Notification of a Special Deposit").

Minimum data requirements about depositor

- name, surname, birth registration number or date of birth and permanent residence address if the depositor is a natural person,
- name, identification number, if assigned, and address of the depositor's registered office if the depositor is a legal entity, whose deposits are protected by the Act, as well as the name of the registry or another official record in which this legal entity is registered, and the number of the entry in this registry or record.

Not protected deposits

- a deposit which, according to records made by the bank in its information system or in the depositor's deposit relationship document before the date on which the deposits became unavailable, is not held for the depositor at least to the extent of the following depositor information:
 - (i) the name, surname, birth number or date of birth, and permanent residence address of the depositor, if the depositor is a natural person,
 - (ii) the name, identification number, if any, and registered office address of the depositor, if the depositor is a legal person whose deposits are protected by law, as well as the name of the official register or other official record in which that legal person is registered and the number of the entry in that register or record
- bearer deposit and balance of cancelled bearer deposit, especially deposit confirmed by a bearer deposit book, bearer certificate of deposit, or bearer treasury bill
- deposit in form of financial instrument or registered certificate of deposit valid and not expired on 14 October 2015,
- deposit the principal of which is not due in nominal value,
- deposit the principal of which is due in nominal value based on special guarantee or agreement granted by a bank, branch of a foreign bank or by a third party,
- deposit of the bank made in own name and on own account, including deposit being the own resource of bank's funding,

- depositor's deposit, if the depositor was lawfully sentenced in criminal proceedings for crime of legalization of income from criminal activity.
- deposit of a financial institution,
- deposit of a securities trader,
- deposit of an insurance company and re-insurance company,
- deposit of an entity of collective investment,
- deposit of a pension management company, including assets in pension fund,
- deposit of a supplementary pension company, including assets in supplementary pension fund,
- deposit of a public authority,
- deposit in form of debt securities issued by a bank or in form of promissory note or cheque.

A deposit is deemed inaccessible if it is deposited in a bank

- deposited in a bank that has been declared legally unable to pay deposits,
- deposited with a bank in which the handling of deposits has been suspended as a result of a decision of the bankruptcy court rendered in bankruptcy proceedings under a special law, if that decision became enforceable before the bank was declared insolvent.

The compensation amount for an inaccessible deposit

The compensation amount for an inaccessible deposit is the amount of the inaccessible deposit, however, not more than EUR 100,000 in total.

Fund provide a compensation in the full amount of the deposit and upper limit of compensation in case of inaccessibility during a period of 12 month from the date of the first crediting the deposit or from the point at which deposit becomes legally transferable and if the deposit provably

- a) comes from the assignment or transfer of the real estate,
 - b) related to social purposes and have been obtained from inheritance procedure or have been opened from cash raised from the inheritance procedure, or from inheritance, from marriage portion, from donation during marriage, from the community property, retirement benefits, severance pay, retirement pension or other pension, from the payment of another transactions by special regulation or due to death,
 - c) was established from cash from insurance or compensation from criminal damage or libel,
- and if the depositor notifies ČSOB these facts during crediting or immediately after crediting the amount of deposit in ČSOB.