

Information according to §38 Abs 2 ESAEG

Appendix to § 37a BWG

INFORMATION ON DEPOSIT GUARANTEE

Basic information on the protection of deposits	
Deposits in Intermarket Bank AG are protected by:	Einlagensicherung AUSTRIA Ges.m.b.H. (1)
Limit of protection:	EUR 100 000 per depositor per credit institution (2)
If you have more deposits at the same credit institution:	All your 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 of credit institution's failure:	7 working days (4)
Currency of reimbursement:	Euro
Contact:	Einlagensicherung AUSTRIA Ges.m.b.H. Wipplingerstraße 32/DG 4, 1010 Wien Tel: +43 (1) 533 98 03 mailto: office@einlagensicherung.at
More informationen:	www.einlagensicherung.at
Acknowledgment of receipt by the depositor:
Additional information (for all or some of the following clauses)	
(1) Deposit Guarantee Scheme responsible for the protection of your deposit:	
Your deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency should occur, your deposits will be repaid up to EUR 100 000.	

(2) General limit of protection:

If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of EUR 100 000 per credit institution. This means that all 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 only be repaid EUR 100 000.

If accounts are maintained in a currency other than Euro, the mid exchange rate of the day on which the protection comes into effect will be used for the calculation of the refundable amount.

(3) Limit of protection for joint accounts:

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

(4) Reimbursement:

The responsible Deposit Guarantee Scheme is Einlagensicherung AUSTRIA Ges.m.b.H. Wipplingerstraße 32/DG 4, 1010 Wien; Tel: +43 (1) 533 98 03; mailto: office@einlagensicherung.at; www.einlagensicherung.at.

Your deposits will be reimbursed (up to EUR 100 000) within 7 working days.

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. More information is available at www.einlagensicherung.at.

Other important information:

In general, all retail deposits and deposits of 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 eligible, the credit institution shall also confirm this on the statement of account.