



DEPOSITOR INFORMATION SHEET

Basic information about the protection of your eligible deposits	
Deposits at the bank are protected by:	Deposit Insurance Agency of Bosnia and Herzegovina
Limit of protection:	BAM 70,000 per depositor per bank
Reimbursement period in case of bank's failure:	20 working days from the day the licence of the former Member Bank was revoked
Currency of reimbursement:	BAM (Bosnia and Herzegovina convertible mark)
Contact:	Deposit Insurance Agency of Bosnia and Herzegovina Vase Pelagica 11a, 78 000 Banja Luka, Bosnia and Herzegovina Telephone: ++387 (0)51 223 440 Fax: ++387 (0)51 223 452 Email: aod@bih.net.ba
More information:	https://www.aod.ba/index.php/en/

Additional information

The coverage level is BAM 70,000 per depositor per bank, including the interest accrued by the day of occurrence of insurance event which corresponds to the day the licence of the former member bank was revoked. The covered deposit is decreased for the due or total liability of the depositor toward the bank, incurred by the day the licence of the former member bank was revoked.

Deposit insurance is not set per account (i.e. for each account separately), meaning that all eligible deposits at the same bank are added up (i.e. 'aggregated'), and the total coverage level is set at BAM 70,000. Deposits of same depositor at different banks are insured separately, each up to BAM 70,000.

Reimbursement is paid in BAM. Any assets of a depositor denominated in foreign currency shall be converted into BAM based on the average exchange rates of the Central Bank of Bosnia and Herzegovina as of the date of the insurance event.

A joint account is a bank account shared by two or more individuals. If a depositor is a joint account holder, each depositor's share in the joint account is calculated equally between the account holders unless proof to the contrary is provided by each and every account holder. The total pay-out for any joint account is limited to the amount of BAM 70,000 per depositor per bank.

Reimbursement

The responsible deposit guarantee scheme of Bosnia and Herzegovina is the Deposit Insurance Agency of Bosnia and Herzegovina (DIABH). The DIABH shall pay the covered amount of eligible deposits without undue delay, and start the payment process not later than 20 working days from the day the licence of the former member bank was revoked.

In order to exercise their rights on deposit insurance, depositors shall submit, along with the repayment request, evidence of their legal ownership of the eligible deposit for which reimbursement is claimed. The requests for claiming repayment of deposits expire within five years from the date of loss of member's bank operating licence.

Deposit guarantee scheme protects deposits of natural and legal persons in banks, less the exclusions provided by Article 6 of the Law on Deposit Insurance in Banks of Bosnia and Herzegovina.

In the case of status changes in a Member Bank (such as merging two banks), where the depositor had insured deposits in both of the banks, both of their deposits shall be insured within three months from the day the status change was completed. Upon expiration of the three-month period, deposits shall be insured in the newly formed bank up to BAM 70,000 per depositor.

Other important information

All banks licensed by the Banking Agency of the Republic of Srpska and the Banking Agency of the Federation of Bosnia and Herzegovina must be members of the deposit guarantee scheme of Bosnia and Herzegovina. In order to provide deposit insurance, a bank must pay the insurance premium to the Deposit Insurance Agency of Bosnia and Herzegovina. Insurance premium is not paid by depositors.

Acknowledgement of receipt by the depositor:

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