

INFORMATION FORM FOR DEPOSITORS

Basic information about the protection of the deposit	
All deposits made at GARANTI BANK SA are protected by:	The Bank Deposit Guarantee Fund (FGDB) ¹
Coverage limit:	The equivalent in RON of 100.000 EUR per depositor per credit institution ² . The minimum value from which compensation may be paid for the deposits that have not been used in any transaction over the past 24 months is established by the Guarantee Fund for Bank Deposits.
If you have several deposits opened at the same credit institution	All deposits opened at the same credit institution are „aggregated” and their total value is submitted to the coverage limit established at the equivalent in RON of 100.000 EUR ² .
If you have a shared bank account with another person (other persons):	The coverage limit established at the equivalent in RON of 100.000 EUR shall apply separately, for every depositor ³ .
The period to provide the deserved compensations in case the deposits, opened at the credit institution, become unavailable:	7 business days ⁴
The compensation shall be paid in:	RON
Contact details:	The Bank Deposit Guarantee Fund Bucharest, 3 rd Negru Voda street, building A3, 2 nd floor, postal code 030774 Phone: 0314 232 882; 021 326 6020 E-mail: office@fgdb.ro / comunicare@fgdb.ro
Additional information:	www.fgdb.ro
The depositor's acknowledgement of receipt:	First & last name / Company name _____ Customer code / PIN / CUI: _____ Date: _____ Signature: _____
Additional information:	All information mentioned below

GARANTI BANK SA

5th Fabrica de Glucoză Street
Business Center, Novo Park 3
Building F, floor 5th and 6th, 2nd district, Bucharest
Phone: + (40-21) 208 92 60 Fax: + (40-21) 208 92 86
E-mail: contact@garantibank.ro
www.garantibank.ro

SWIFT: UGBIROBU
CUI: RO25394008
R.B.-P.J.R.-40-066/2009
Registered with the Trade Registry
J40/4429/2009
Share capital: 1.208.086.946 RON
Registered as a personal data operator
under no.16842 and 16849

ADDITIONAL INFORMATION

¹ Responsible scheme with the protection of your deposit

Your deposit is covered by a statutory scheme known officially as the deposit guarantee scheme. In case the deposits opened at the credit institution become unavailable, the deposits are covered within the coverage limit established at the equivalent in RON of 100.000 EUR.

² The general coverage limit

In the event that a deposit is unavailable because a credit institution is unable to comply with its payment obligations according to the applicable contractual and legal conditions, the compensations shall be paid to the depositors according to the deposit guarantee scheme. Every compensation has a maximum coverage limit established at the equivalent in RON of 100.000 EUR per credit institution. This means that all deposits opened at the same credit institution are aggregated in order to establish whether and how they match the coverage limit. For example, if a depositor has a saving account of 90.000 EUR and a current account of 20.000 EUR, such depositor will only receive the equivalent in RON of 100.000 EUR.

In certain cases, the deposits are covered even beyond the equivalent in RON of 100.000 EUR for a period of 12 months from the date when the amount was received into the account of the respective credit institution or from the date when the deposits may be legally transferred to another credit institution, as follows: i) deposits resulting from real estate transactions involving immovable assets with housing destination; ii) deposits resulting from the event of retirement, dismissal, invalidity or death situation of the depositor; iii) deposits resulting from the collection of insurance claims or compensation for damages generated by criminal activities or unfair convictions.

Further information is available on www.fgdb.ro.

³ Coverage limit applicable to shared accounts

In case of shared accounts, the coverage limit established at the equivalent in RON of 100.000 EUR shall apply separately, for every depositor. The deposits existing in an account whose beneficiaries are two or more persons who are members of a profit-generating association, partnership or group of the same sort, without a legal personality, are aggregated and treated as if they were placed by one single depositor, for the calculation of the limit of 100.000 EUR.

⁴ The payment of compensations

The responsible deposit guarantee scheme is The Bank Deposit Guarantee Fund, 3rd Negru Voda street, building A3, 2nd floor, Bucharest, postal code 030774, phone: 0314 232 882; 021 326 6020
E-mail: office@fgdb.ro / comunicare@fgdb.ro.

Based on this scheme, you will have access to the deserved compensations (up to the equivalent in RON of 100.000 EUR) within 7 business days from the date when the deposits became unavailable. If the compensation is not at your disposal within this time frame, then we recommend that you contact the deposit guarantee scheme, because the period in which you can claim the compensation payment may be limited. Further information is available on <http://www.fgdb.ro/>

OTHER ADDITIONAL INFORMATION

The level of the compensation shall be calculated by deducting from the total eligible deposits held by the guaranteed depositor with the respective credit institution on the date when the deposits became unavailable the total value of the debts held by the guaranteed depositor with the respective credit institution on the same day.

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LIST OF DEPOSITS EXEMPTED FROM COMPENSATION

1. Deposits of a credit institution opened on their own behalf and in their own names, in compliance with the provisions of article 64, paragraph 2.
2. Instruments which fall under the scope of the definition related to own funds, as defined by the article 4 paragraph 1 point 118 from the (UE) Regulation no. 575/2013.
3. The deposits resulting from transactions for which final court decisions have been pronounced whereby sentences are given for money laundering crimes, as per the anti-money laundering legislation. These deposits are categorized as per the deposit guarantee scheme, based on the information received from the competent authorities, from the credit institution whose deposits have become unavailable or from the liquidator appointed by the court, if the case.
4. Deposits of the financial institutions, as they are defined under article 4, paragraph 1, point 26, Regulation (EU) No 575/2013.
5. Deposits of investment companies, as they are defined in article. 4, paragraph 1, point 2, Regulation (EU) No. 575/2013.
6. The deposits for which the identity of the holder has not been verified by the time when they become unavailable, in accordance with the legislation in preventing and combating money laundering.
7. Deposits of insurers and reinsurers, as they are defined under article 2, letter A, points 5 and 39 from the Law No. 32/2000 on insurance activity and insurance supervision, as amended and in accordance with further additions.
8. Deposits of collective investment bodies, as defined by the legislation regarding the capital market.
9. Deposits of pensions funds.
10. Deposits of the central, regional and local public authorities.
11. Debt-like securities issued by the credit institution, as well as other obligations derived from own acceptance and promissory notes.

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