

DEPOSITOR INFORMATION SHEET

Basic information about guarantee of deposits	
Deposits in AS Eesti Krediidipank are protected by	Deposit Guarantee Sectoral Fund of the Guarantee Fund
Limit of deposit guarantee	<p>100,000 euros per depositor in any one credit institution.</p> <p>Funds received by a natural person from the sales of private immovable property are additionally guaranteed in the amount up to 70,000 euros within six months of the transfer of the private immovable property. For more information, see the website of the Guarantee Fund at www.tf.ee.</p>
If you have more deposits at the same credit institution	<p>All your deposits at the same credit institution are aggregated. The total amount of your deposits is subject to a limit of 100,000 euros.</p> <p>If a deposit is unavailable because a credit institution is unable to perform its financial obligations, deposits are guaranteed and compensated for on account of a deposit guarantee scheme. The maximum amount of the repayment is 100,000 euros per credit institution. This means that all deposits at the same credit institution are aggregated in order to determine the level of guarantee. If, for instance, a depositor holds a term deposit in the amount of 90,000 euros and a demand deposit in the amount of 20,000 euros, only 100,000 euros is guaranteed and compensated for to the depositor.</p>
If you have a joint deposit with other person or persons	<p>The limit of 100,000 euros applies to each depositor separately.</p> <p>a) In the event of a joint deposit, the limit of 100,000 euros applies to each depositor. b) Deposits in an account to which at least two persons are entitled as members of a general partnership or another similar association that is not a legal person are aggregated and they are treated as a deposit made by a single depositor and guaranteed in the amount of 100,000 euros.</p>
Period of compensation in the case of insolvency of a credit institution or another corresponding event	7 business days
Currency of compensation	<p>a) Euro, or b) Currency of the deposit, or c) Currency of the country of residence of the depositor</p>
Contact	<p>Guarantee Fund Roosikrantsi 2 10119 Tallinn Telephone (+372) 611 0730 E-mail tf@tf.ee</p>
Additional information	<p>www.tf.ee</p> <p>a) In general, all natural persons, businesses and other retail depositors are covered by the deposit guarantee schemes. Exceptions for certain deposits are stated on the website of the responsible deposit guarantee scheme. b) Your credit institution will also inform you on request whether certain financial products are guaranteed or not. If deposits are guaranteed, the credit institution shall also confirm this on the statement of account.</p>