

## INFORMATION FORM PROVIDED TO DEPOSITORS

according to the provisions of Law 311/2015 on deposit guarantee schemes  
and the Bank Deposit Guarantee Fund

<b>Basic information about deposit protection</b>	
Deposits at Procredit Bank SA are protected by:	<b>Bank Deposit Guarantee Fund - FGDB.</b> FGDB is the statutory deposit guarantee scheme officially recognized in Romania.
Guarantee limit:	The RON equivalent of the amount of EUR 100,000 per depositor per bank. In certain situations, as provided by art. 62, para. (1) of Law no. 311/2015, over 100 000 EURO are covered, for 12 months, the deposits owned by private individuals resulting from: a). real estate transactions relating to residential real estate; b). the retirement, dismissal, marriage, divorce, disability or death of the depositor; c). collection of insurance indemnities or compensation for damages resulting from criminal offenses or wrongful convictions. In these cases, the guarantee ceiling is set and periodically reconsidered by the NBR and published on its official website. The classification of the amounts in the three categories mentioned above is made on the basis of the supporting documents submitted by the Bank's client. The minimum amount from which compensations are paid for deposits for which no transaction has taken place in the last 24 months is established by the Bank Deposit Guarantee Fund and is published on <a href="http://www.fgdb.ro">www.fgdb.ro</a>
If you have multiple deposits with the same credit institution:	All deposits placed with the same credit institution are "aggregated" and the total amount is subject to the coverage ceiling set at the RON equivalent of EUR 100,000. Example: if a depositor has a savings account worth 90,000 EURO and a current account in which he has 20,000 EURO, he will receive only the equivalent in lei of the amount of <b>100,000 EURO</b> .
If you have a shared account with other person (s):	The coverage limit established at the equivalent in RON of the amount of 100,000 EUR separately is applied, for each account holder. In the case of deposits placed in an account whose beneficiaries are two or more persons in their capacity as members of a for-profit association, association or group of the same nature, without legal personality, they are summed up and treated as if they have been placed by a single depositor, for the calculation of the limit of 100,000 EURO.

### SEDIUL CENTRAL

