



INFORMATION FORM PROVIDED TO DEPOSITORS

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

Basic information about deposit protection	
Deposits at Procredit Bank SA are protected by:	Bank Deposit Guarantee Fund - FGDB. 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 www.fgdb.ro
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 100,000 EURO.
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.





Period for making available the compensations due in case of unavailability of deposits placed with the credit institution:	7 working days from the date on which the deposits became unavailable. The right of the guaranteed depositors to receive the amounts representing due compensations is prescribed upon fulfillment of the term of 5 years from the date when FGDB makes the compensations available to the depositors.
Compensation payment currency:	RON
Contact details of ProCredit Bank	Address: 62-64, Buzeşti Street, 1st, 2nd and 4th floor, 1st Sector, Bucharest Phone: 0372.100.200 or 021.201.55.55 E-mail: headoffice@procredit-group.com Site: www.procreditbank.ro
Contact details of FGDB:	Address: 3, Negru Vodă Street, A3 building, 2 nd floor, 3 rd Sector, Bucharest, cod: 030774 Phone: 021.326.60.20 e-mail: comunicare@fgdb.ro site: www.fgdb.ro
Additional Information:	 The compensation is paid by FGDB, through the mandated banks, in case the Bank is not able to fulfill its payment obligations according to the applicable legal contracts. Compensation = Amount of guaranteed deposits + due interest installments, commissions, other debts to the Bank, due on the date of unavailability of deposits. Deposits are excluded from the guarantee: results of transactions in connection with which final court convictions have been handed down for the crime of money
	laundering, according to the legislation in the field of prevention and money laundering; b). for which the identity of the holder has not been verified until they become unavailable, according to the legislation in the field of prevention and money laundering. The Client will inform the Bank if he is convicted by a final court decision for the crime of money laundering, according to the
	legislation in the field of prevention and money laundering. 3. ProCredit Bank is a participant in the Deposit Guarantee Fund in the Romanian Banking System, as regulated by Title II of Law no. 311/2015.
Acknowledgment of receipt by the depositor	