Depositor information

General information about protection of deposits

Deposits with Danske Bank are protected by:	The Danish Guarantee Fund for Depositors and Investors the Guarantee Fund (Garantiformuen) [1]
Limit of protection:	EUR 100,000, equal to about DKK 750,000 per depositor. [2]
If you have several deposits with the same credit institution:	All your deposits with the same credit institution are added up, the total amount being subject to the limit of EUR 100,000 (about DKK 750,000).
If you have a joint account with one or more persons:	The limit of EUR 100,000 (about DKK 750,000) applies to each person separately. [3]
Deadline for repayment if the credit institution is unable to meet its obligations:	Seven business days. [4]
Currency of repayment:	Danish kroner, or other relevant currency.
Contact information:	Garantiformuen Sankt Annæ Plads 13, 2. tv. DK-1250 København K Denmark Phone: +45 33 14 62 45 E-mail: gii@gii.dk
Additional information:	gii.dk
Depositor's acknowledgement of receipt:	By opening the account and starting to use it in Danske Bank, you confirming that you have received the Information for Depositors and accepting the conditions listed in it.

Additional information:

(1) Scheme responsible for protection of your deposits

(2) General limit of protection
If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a deposit guarantee scheme. This repayment covers a maximum of EUR 100,000 (about DKK 750,000) per credit institution. This means that all deposits with the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with EUR 90,000 and a current account with EUR 20,000, he or she will be repaid only EUR 100,000 (about DKK 750,000).

In some cases, deposits are protected above EUR 100,000.

- Deposits in pension savings accounts pursuant to legislation are fully covered.
- Deposits resulting from transactions relating to real property are covered up to an amount equal to EUR 10 million (about DKK 75 million) for a period of up to 12 months from the date the amount was deposited if the real property was used or is in- tended mainly for non-commercial purposes.
- Deposits that have a social and are linked to special life events such as marriage, divorce or disability are covered up to an amount equal to EUR 150,000 (about DKK 1,125,000) for a period of up to six months from the date the amount was deposited.
- Deposits resulting from damages or compensation pursuant to legislation for damage or injury resulting from a criminal act or miscarriage of justice are covered up to an amount equal to EUR 150,000 (about DKK 1,125,000) for a period of up to six months from the date the amount was deposited.

Additional information is available at www.gii.dk and *www.danskebank.lt*.

(3) Limit of protection applying to joint accounts
For joint accounts, the limit of EUR 100,000 (about DKK 750,000) applies to each depositor separately.

(4) Repayment
The deposit guarantee scheme responsible is:
Garantiformuen, Sankt Annæ Plads 13, 2. tv., DK-1250 København V, Denmark, phone +45 33 14 62 45, e-mail: gii@gii.dk, website: gii.dk. The deposits (a maximum of EUR 100,000) must be repaid within seven business days.

If you have not been repaid within these deadlines, you should contact the deposit guarantee scheme since the time to claim repayment may expire.
More information is available at gii.dk.

Other important information
All retail depositors and businesses are generally covered by deposit guarantee schemes. Information about any exemptions applying to certain deposits is provided at the website of the deposit guarantee scheme responsible. Your credit institution will also inform you of whether certain products are covered or not. If the deposits are covered, the credit institution will also confirm this on your statements of account*.

*We are currently performing technical installation works related to the presentation of information in the customer's account