

DEPOSITOR INFORMATION SHEET

General information about protection of deposits

Applicable from 1 July 2017 for Danske Bank A/S Latvia branch and Danske Bank A/S Lithuania branch and from 1 April 2018 for Danske Bank A/S Estonia branch

Deposits with Danske Bank A/S branches in Estonia, in Latvia and in Lithuania are protected by:	The Danish deposit guarantee scheme (Garantiformuen) ¹
Limit of protection:	An amount equivalent to EUR 100,000 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.
If you have a joint account with one or more persons:	The limit of EUR 100,000 applies to each person separately. ³
Reimbursement period in case of credit institution's failure:	Seven business days. ⁴
Currency of reimbursement:	Euro
Contact information:	Garantiformuen Sankt Annæ Plads 13, 2. tv. 1250 København K Denmark Tel. +45 33 14 62 45 E-mail: gii@gii.dk
Additional information:	www.gii.dk
Depositor's acknowledgement of receipt:	The General Conditions of the Bank as well as the other terms and conditions related to the specific account/deposit are applied to the depositor when the account is opened/the deposit is set up and the account/deposit is used. This information sheet is a part of the aforementioned terms and conditions, and by opening and using an account, you confirm/have confirmed that you have received this information sheet and read the information given therein.

Additional information:

¹ **The Danish Guarantee Fund** for Depositors and Investors as the scheme is responsible for protection of your deposits in the event of the insolvency of Danske Bank A/S, more specifically in the event that reconstruction or bankruptcy proceedings are initiated.

² General limit of protection

If a deposit is unavailable because a credit institution is unable to meet its financial obligations and reconstruction or bankruptcy proceedings are initiated, the deposits will be compensated on the account the Danish Deposit Guarantee Scheme. This repayment covers a maximum of EUR 100,000 per credit institution and per depositor. 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, the customer will be repaid on the account the Danish Deposit Guarantee Scheme EUR 100,000. All of the deposits in the same credit institution (incl. in different branches) are added up to determine the extent of the guarantee. That means if the depositor has EUR 80,000 in a current account in Danske Bank A/S Estonia branch and EUR 90,000 in a current account in Danske Bank A/S Lithuania branch, the total amount of EUR 100,000 will be compensated to them from the Danish guarantee scheme.

Claims for coverage from depositors are calculated less liabilities that fallen due to the credit institution.

In some cases, deposits are protected above EUR 100,000: Deposits resulting from transactions relating to residential property are covered up to an amount equal to EUR 10 million for a period of up to 12 months from the date the amount that has been deposited.

In general, all natural persons, ordinary entrepreneurs and other retail depositors are covered by the deposit guarantee scheme. Also legal persons/companies, with exceptions that are listed below, are covered by the deposit guarantee scheme. The exceptions applied to certain deposits are listed on the website of the responsible deposit guarantee scheme at www.gii.dk and on the website of the Bank providing respective service. Your credit institution will also inform you of whether certain products are covered or not.

³ Limit of protection applying to joint accounts (in the case respective account is provided)

For joint accounts, the limit of EUR 100,000 applies to each depositor separately.

⁴ Reimbursement

The deposit guarantee scheme responsible is:

Garantiformuen, Sankt Annæ Plads 13, 2. tv. 1250 København K, Denmark, tel. +45 33 14 62 45, e-mail: gii@gii.dk, website: www.gii.dk. The deposits (a maximum of EUR 100,000) must be reimbursed within seven business days, however the deadline may be extended in certain circumstances, including when disbursement is to be effected by a deposit guarantee scheme of a host country.

If you have not been reimbursed within these deadlines, you should contact the deposit guarantee scheme since the time to claim reimbursement may expire.

Excluded depositors

The Guarantee Fund does not cover deposits or securities belonging for example to:

- (1) the institutions mentioned in section 3(1) of Danish Act on a Depositor and Investor Guarantee Scheme,
- (2) financial institutions,
- (3) insurance companies,
- (4) undertakings for collective investment,
- (5) pension companies and pension funds,
- (6) public authorities, or
- (7) foreign financial enterprises, companies and public authorities.

More detailed information and listed institutions or description of excluded depositors you can find at www.gji.dk.

Excluded type of deposits

The Guarantee Fund does not cover

- (1) the total capital or other subordinated capital of an institution or a foreign institution,
- (2) deposits or securities originating from transactions in connection with which a judgment concerning money laundering has been delivered, or
- (3) deposits or securities the owner of which has never been identified.

More information is available at www.gji.dk.