

## DEPOSITOR INFORMATION SHEET

### Main information about deposit guarantee

| Deposits in Versobank AS-is are protected   | On account of the Deposit Guarantee Sectoral Fund of the Guarantee Fund   |
|---|---|
| Maximum deposit guarantee limit   | 100,000 euros per depositor in one credit institution.<br>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 <a href="http://www.tf.ee">www.tf.ee</a> . |
| If you have more deposits at the same credit institution  | All the deposits you have in the same credit institution are aggregated. The maximum limit of 100,000 euros is applied to the total amount of your deposits.  |
| If you have a joint deposit with other person or persons  | The limit of 100,000 euros applies to each depositor separately.<br>Deposits in an account to which at least two persons have rights as members of a general partnership or a similar association that is not a legal entity are aggregated and regarded as a deposit made by a single depositor and guaranteed in the amount of 100,000 euros.                                       |
| Period of compensation in the case of insolvency of a credit institution or another corresponding event | 7 business days.  |
| Currency of compensation  | Euro, currency of the deposit, or currency of the country of residence of the depositor.  |
| Contact   | Guarantee Fund<br>Roosikrantsi 2<br>10119 Tallinn<br>Telephone (+372) 611 0730<br>E-mail <a href="mailto:tf@tf.ee">tf@tf.ee</a>   |
| Further information   | <a href="http://www.tf.ee">www.tf.ee</a>  |

#### Additional information:

- a) *In general, all natural persons, ordinary businesses and other retail depositors 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.tf.ee](http://www.tf.ee).*
- b) *In the case of a relevant request, the credit institution will give you information about whether or not a specific financial product is guaranteed. If the deposits are guaranteed, the credit institution shall also confirm this on the account statement..*
- c) *Information about deposits not subject to guarantee and compensation is available on the website of the responsible deposit guarantee scheme at [www.tf.ee](http://www.tf.ee).*