

Information Sheet

for the Depositor about the Statutory Deposit Guarantee Scheme



Die Vermögensbank.

V-BANK wishes to inform you of the statutory deposit guarantee scheme in accordance with Section 23a subsection 1 sentence 3 of the German Banking Act ('Kreditwesengesetz' [KWG]) in the paragraph below. In addition, your deposits are covered by the **Deposit Protection Fund of the Association of German Banks ('Einlagensicherungsfonds des Bundesverbandes deutscher Banken')**. Further details are available at bankenverband.de/einlagensicherung or view our web page v-bank.com/en/Company/Figures-and-Facts

Deposits at V-BANK AG are covered by:
Entschädigungseinrichtung deutscher Banken GmbH¹

Coverage limit:
EUR 100,000 per depositor per bank²

If you have several deposits at the same bank:
All your deposits at the same bank are 'aggregated,' and the total is subject to the limit of EUR 100,000²

If you have a joint account with one or more persons:
The limit of EUR 100,000 applies to each individual depositor³

Reimbursement period in the case of a bank's failure:
Within 7 working days⁴

Currency of reimbursement:
euro

Contact details:
Entschädigungseinrichtung deutscher Banken GmbH
Burgstrasse 28, 10178 Berlin, GERMANY
Postal address: Postfach 11 04 48, 10834 Berlin, GERMANY
Telephone: +49 (0)30 59 00 11 960,
e-mail: info@edb-banken.de

More information:
edb-banken.de

Additional information (for all or some of the points below)

1. Your deposit is covered by a statutory deposit guarantee scheme and a contractual deposit guarantee scheme. In the case of insolvency of your bank, your deposits will be repaid up to EUR 100,000.
2. If a deposit is not available because a bank is unable to meet its financial obligations, depositors are repaid by the deposit guarantee scheme. The coverage amount in question totals EUR 100,000 per bank. This means that all deposits held at the same bank will be aggregated in order to determine the amount of coverage. If, for instance, a depositor holds a savings account with EUR 90,000 and a current account with EUR 20,000, they will only be reimbursed EUR 100,000.
3. In the case of joint accounts, the limit of EUR 100,000 applies to each depositor.
Deposits in an account in respect of which two or more persons have a right to make deposits or withdrawals as members of a business partnership, association or grouping of a similar nature without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of EUR 100,000. In the cases listed in Section 8 subsections 2 to 4 of the German Deposit Guarantee Act ('Einlagensicherungsgesetz'), deposits are covered above EUR 100,000. More information can be obtained from the website of Entschädigungseinrichtung deutscher Banken GmbH at edb-banken.de.
4. Reimbursement
The competent deposit guarantee scheme is Entschädigungseinrichtung deutscher Banken GmbH, Burgstrasse 28, 10178 Berlin, GERMANY
Postal address: Postfach 11 04 48, 10834 Berlin, GERMANY
Telephone: +49 (0)30 59 00 11 960;
e-mail: info@edb-banken.de
It will repay your deposits (up to EUR 100,000) within 7 working days.
If you have not been refunded within this time limit, you should contact the deposit guarantee scheme since the time to claim reimbursement may be barred after a certain period. More information can be obtained from the website of Entschädigungseinrichtung deutscher Banken GmbH at edb-banken.de.

Additional important information

In general, all private clients and businesses are covered by deposit guarantee schemes. Exceptions for certain deposits are stated on the website of the competent deposit guarantee scheme. On request, your bank will inform you whether certain products are covered or not. If deposits are covered, the bank will confirm this on the statement of account.