

No.	DEPOSIT PROTECTION – BASIC INFORMATION
1.	DEPOSITS at Privredna banka Zagreb d.d., Zagreb are protected by:
	Croatian Deposit Insurance Agency
2.	Insurance limitation:
	EUR 100,000 per depositor per credit institution.
3.	If you hold more deposits with the same credit institution:
	All your deposits held with the same credit institution are »aggregated«, and the total amount is limited to EUR 100,000.
4.	If you hold a joint account with another person(s):
	Limitation of EUR 100,000 applies to each depositor separately.
5.	Period of compensation in the event of a credit institution's bankruptcy:
	10 business days – in the period 1 January 2021 – 31 December 2023 7 business days – from 1 January 2024 onwards
6.	Compensation currency:
	Deposits in foreign currency are converted into the official currency of the Republic of Croatia at the mean rate of exchange set by the Croatian National Bank applied on the day of the insured event occurrence.
7.	Contact:
	Croatian Deposit Insurance Agency Jurišićeva 1/II 10000 Zagreb, Hrvatska Phone: +385 (1) 48 13 222 Fax: +385 (1) 48 19 107 E-mail: haod@haod.hr
8.	More information at
	http://www.haod.hr/
9.	Depositor's acknowledgement of receipt:
10.	Additional information
	<p>If a deposit is inaccessible because a credit institution cannot meet its financial obligations, depositors are paid out from the deposit insurance system. This disbursement covers maximum EUR 100,000 per credit institution. This means that all deposits in the same credit institution are summed up for the cover level to be defined. For example, if a depositor holds EUR 90,000 in savings account and EUR 20,000 in current account, only EUR 100,000 will be disbursed to him/her. In case of joint accounts, the limitation is EUR 100,000 and applies to each depositor.</p> <p>However, deposits in account which two or more persons are entitled to use, as members of business partnership, association or group of similar nature without legal status, are aggregated and treated as funds of one depositor, for purposes of calculating the limitation of EUR 100,000.</p> <p>In particular cases, deposits with temporary high balance are protected by additional amount of up to EUR 30,000, i.e. up to total level of EUR 130,000 inclusive, three months after the book entry of amount or three months as of the moment when such deposits become legally transferable, such deposits referring to:</p> <ol style="list-style-type: none"> 1. Sale of real estate of the depositor's residence or domicile 2. Transactions tied to events of matrimony, divorce, retirement, firing, invalidity, sickness, or death, i.e. 3. Those based on the payment of fee from insurance or indemnity for victims of criminal acts or victims of juridical fault. Additional information is available at http://www.haod.hr/.
11.	Compensation
	Croatian Deposit Insurance Agency, Jurišićeva 1/II, 10000 Zagreb, Croatia, phone number: +385 (1) 48 13 222, e-mail: haod@haod.hr, http://www.haod.hr/ manages the deposit insurance system.

	<p>Croatian Deposit Insurance Agency will pay out your deposits (up to the amount of EUR 100,000) no later than within 10 business days, and from 1 January 2024, within 7 business days.</p> <p>Urgent/temporary payments: if the amount(s) that should be paid are inaccessible within ten business days, i.e. seven business days as of 1 January 2024, the Agency is obligated to ensure that, within five business days as of the receipt of depositor's request, the appropriate amount of funds are made available for covering basic costs of living from amounts of his/her/its insured deposits.</p> <p>If you are not paid within said terms, you should send a notification thereof to the deposit insurance system, because the time for claiming the compensation can elapse after a certain term expires. More information is available at http://www.haod.hr/.</p>
12.	Other important information
	<p>All depositors, categorised as retail or corporate, are secured, as a rule, through the deposit insurance system. Certain deposits subject to exemptions are listed on the internet pages of the deposit insurance system in charge. At your request, your credit institution will also inform you whether certain products/facilities are insured or not. If the deposits are insured, the credit institution provides the confirmation thereof on the account statement as well.</p>
13.	Privredna banka Zagreb d.d. contact data
	<p>Privredna banka Zagreb d.d. Radnička cesta 50 10000 Zagreb Croatia Toll free info phone: 0800 729 266 Internet page: www.pbz.hr E-mail: com@pbz.hr</p>