

Deposit Protection – Basic Information

Deposits with Privredna banka Zagreb d.d. are protected by:	State Agency for Deposit Insurance and Bank Resolution
Insurance limitation:	EUR 100.000 per depositor per credit institution, in kuna equivalent as per Croatian National Bank mean rate of exchange valid on insurance event occurrence day.
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 in kuna equivalent as per mean exchange rate of Croatian National Bank valid on insured event occurrence day.
If you hold a joint account, with other person(s):	Limitation of EUR 100.000 in kuna equivalent as per Croatian National Bank mean rate of exchange valid on insurance event occurrence day applies to each depositor separately.
Period of compensation in the event of a credit institution's bankruptcy:	20 business days till 31 December 2018 15 business days in the period 1 January 2019 – 31 December 2020 10 business days in the period 1 January 2021 – 31 December 2023 7 business days from 1 January 2024 onwards
Compensation currency:	HRK All deposits in foreign currency are calculated in kuna counter-value according to Croatian National Bank mean rate of exchange valid on insured event occurrence day.
Contact:	State Agency for Deposit Insurance and Bank Resolution Jurišićeva I/II 10000 Zagreb, Hrvatska Phone: +385 (1) 48 13 222 Fax: +385 (1) 48 19 107 E-mail: dab@dab.hr
More information at:	http://www.dab.hr/

Supplementary information:

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 in order to define the cover level. 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.

However, deposits in account to which two or more persons are entitled, 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 in kuna equivalent as per mean exchange rate of Croatian National Bank midpoint rate of exchange valid on insured event occurrence day.

In particular cases, deposits with temporary high balance are protected by additional amount of up to EUR 30,000 in kuna equivalent as per mean exchange rate of Croatian National Bank, i.e. up to total level of EUR 130,000 inclusive, as per mean exchange rate of Croatian National Bank, 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:

- 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.dab.hr/>.

Compensation

State Agency for Deposit Insurance and Bank Resolution, Jurišićeva I/II 10000 Zagreb, Croatia, phone number: +385 (1) 48 13 222, E-mail: dab@dab.hr, <http://www.dab.hr/> manages the deposit insurance system. Said Agency will pay out your deposits (up to EUR 100,000 in kuna equivalent as per mean exchange rate of Croatian National Bank valid on insured event occurrence day) no later than within 20 business days, and from 1 January 2024, within 7 business days.

Urgent/temporary payments: if the amount(s) that should be paid are inaccessible within 20 business days, i.e. 7 business days as of 1 January 2024, the Agency is obligated to ensure that, within 5 business days as of the receipt of depositor's request, appropriate amount of funds are made available for covering basic costs of living from amounts of its insured deposits.

If you are not paid within said terms, you should contact 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.dab.hr/>.

Other important information

All depositors – retail or corporate – are insured, in general, through the deposit insurance system. Exceptions to particular deposits are indicated on Internet pages of the relevant deposit insurance system. Upon request, your credit institution will also inform you whether certain products are insured or not. If the deposits are insured, the credit institution confirms it also on the statement of account.