

Information bulletin for depositors													
<b>Important information regarding protection of deposits</b>													
Deposits in "DSK Bank" EAD are protected from:	Bulgarian deposit insurance fund (BDIF)												
Guaranteed amount:	196 000 BGN for one depositor in one bank												
If you own more deposits in one bank:	All of your deposits in the same bank will be "summed" and the guaranteed amount applies to the total amount – 196 000 BGN. <sup>1</sup>												
If you own a joint deposit together with another person (persons):	The guaranteed amount – 196 000 BGN, applies for each separate depositor <sup>2</sup>												
Term for payment of guaranteed sums in case of insolvency of the bank:	7 working days <sup>3</sup>												
Currency, used for payment of the guaranteed amounts:	The guaranteed amounts of deposits are paid in Bulgarian leva.												
For contact:	Bulgarian deposit insurance fund (BDIF) Address: № 27 str. Vladayska, Sofia city, post code 1606 phone: : +359 2 953 1217, fax: +359 2 952 1100 e-mail: <a href="mailto:contact@dif.bg">contact@dif.bg</a> URL: <a href="http://dif.bg">http://dif.bg</a>												
For more information:	<a href="http://www.dif.bg">www.dif.bg</a>												
Confirmation for receiving by side of depositor:	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">.....</td> <td style="width: 50%; border: none;">.....</td> </tr> <tr> <td style="border: none;">(date)</td> <td style="border: none;">(Firm name and UIC)</td> </tr> <tr> <td style="border: none;">.....</td> <td style="border: none;">.....</td> </tr> <tr> <td style="border: none;">(names)</td> <td style="border: none;">(signature)</td> </tr> <tr> <td style="border: none;">.....</td> <td style="border: none;">.....</td> </tr> <tr> <td style="border: none;">(names)</td> <td style="border: none;">(signature)</td> </tr> </table>	.....	.....	(date)	(Firm name and UIC)	.....	.....	(names)	(signature)	.....	.....	(names)	(signature)
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<sup>1</sup> If certain deposit is not available, because the bank is not in condition to meet its financial liabilities, BDIF pays the deposits of the depositors. The maximum amount, which can be repaid, is 196 000 BGN for one bank. This means, all deposits in a bank will be summed, in order to define the amount of the guarantee. For example, if one depositor has a savings account, in which there has 180 000 BGN, and payment account, in which there has 40 000 BGN, on this depositor will be paid only 196 000 BGN.

<sup>2</sup>In joint deposits the restriction – 196 000 BGN, applies for every depositor separately. You can receive more information on the website of BDIF: [www.dif.bg](http://www.dif.bg).

<sup>3</sup>Payment of guaranteed sums Applicable scheme for guarantee of deposits is:  
Bulgarian deposit insurance fund (BDIF) 1606 Sofia, str. Vladayska № 27, phone: +359 2 953 1217, fax: +359 2 952 1100 e-mail: [contact@dif.bg](mailto:contact@dif.bg), URL: <http://dif.bg>. BDIF will start repayment of your deposits to the amount of 196 000 BGN with term at the latest 7 working days after the date of issuing of an act under art. 20, paragraph 1 of the Law for guarantee of deposits in banks.

#### Other important information.

In general all depositors, independently if they are individuals, or legal entities, are protected through the schemes for deposit guarantee. Exceptions for certain deposits are shown in the website of applicable scheme for deposit guarantee.

Upon your request "DSK Bank" EAD will inform you if certain products are guaranteed, or not.