DEPOSITOR INFORMATION	
Basic information about the protection of deposits	
Deposits in „DSK Bank“ AD are protected by:	Bulgarian Deposit Insurance Fund (BDIF)
Limit of protection:	EUR 100,000 per depositor per bank
If you have more deposits at the same credit institution:	All your deposits at the same credit institution are "aggregated" and the total is subject to the limit of EUR 100,000 [1]
If you have a joint account with other person(s):	The limit of EUR 100,000 applies to each depositor separately[2]
Reimbursement period in case of credit institution`s insolvency:	7 working days [3]
Currency used for the payment of guaranteed amounts:	Guaranteed amounts on deposits are repaid in euro.
Contact:	Bulgarian Deposit Insurance Fund (BDIF) Adress: № 27 Vladaiska str., Sofia 1606 Tel.: +359 2 953 1217, Fax: +359 2 952 1100, e-mail: contact@dif.bg URL: http://dif.bg
More Information:	www.dif.bg
Acknowledgement of receipt by the depositor:	

[1] If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the Bulgarian Deposit Insurance Fund. This repayment covers at maximum EUR 100,000 per bank. This means that all deposits at the same bank are added up in order to determine the reimbursable amount. If, for instance, a depositor holds a savings account with EUR 90,000 and a current account with EUR 20,000, he or she will only be repaid EUR 100,000.

[2] In case of joint accounts, the limit of EUR 100,000 applies to each depositor. More information can be obtained from BDIF website: www.dif.bg.

[3] Payment of guaranteed amounts - The responsible deposit guarantee scheme is:
Bulgarian Deposit Insurance Fund (BDIF).
1606 Sofia, № 27 Vladaiska str, tel: +359 2 953 1217, fax: +359 2 952 1100, e-mail: contact@dif.bg, URL: http://dif.bg.
The Bulgarian Deposit Insurance Fund (BDIF) will begin paying out your deposits up to EUR 100,000 within 7 business days of the date of issuance of the order under Article 20(1) of the Bank Deposit Guarantee Act.

Other important information
As a general rule, all depositors, whether natural persons or legal entities, are protected under deposit guarantee schemes. Exceptions for certain deposits are set out on the website of the designated deposit guarantee scheme.

Upon request, „DSK Bank“ AD will inform you whether specific products are covered by the guarantee or not.