





Information Form for Depositor

pursuant to the Act No. 118/1996 on Deposit Protection used by Tatra banka, a.s. to inform its clients about protection of their deposits

Basic information about deposit protection

Deposits with Tatra banka, a.s. are protected by:	Deposit Protection Fund (*)
Coverage level:	EUR 100,000 per depositor and bank (**) These trademarks are part of your bank:   RAIFFEISEN
If you have several deposits with the same bank:	All your deposits with the same bank are “summed up” and the entire sum is covered by the amount of EUR 100,000 (**)
If you have a joint deposit with another person/persons:	The coverage level of EUR 100,000 relates to every depositor separately (***)
Period for payment of compensations upon bank’s failure:	In the period when the bank is not capable of paying deposits: From 15 October 2015 to 31 December 2018 - 20 working days, from 1 January 2019 to 31 December 2020 - 15 working days, from 1 January 2021 to 31 December 2023 - 10 working days, from 1 January 2024 - 7 working days (****)
Currency for payment of compensation:	EUR
Contact:	Deposit Protection Fund, Kapitulská 12, 831 01 Bratislava, Slovak Republic Tel.: (+421 2) 5443 5444, 5443 2570 E-mail: fov@fovsk.sk
More information:	www.fovsk.sk

Other information

(*) The system responsible for protection of your deposit is a legal system of deposit protection in the Slovak Republic the institutional part whereof is formed by the Deposit Protection Fund; the bank does not take part on another system of deposit protection.

(**) General coverage level

If a deposit is inaccessible because the bank is not capable of meeting its financial liabilities, the depositors are paid a compensation by the system of deposit protection. This payment of a compensation covers not more than EUR 100,000 per bank. It means that all depositor’s deposits with the same bank are summed up to determine the coverage level. For instance, if a depositor has a deposit account with EUR 90,000 and a current account with EUR 20,000, the depositor will only be paid a compensation of EUR 100,000.

This method will also be used if a bank uses several trademarks when performing its activities. Tatra banka, a.s. operates under the name Tatra banka and Raiffeisen bank. It means that all bank deposits made with a bank which uses one or more of these trademarks when performing its activities are covered up to EUR 100,000.

(***) Coverage level for joint deposits

In case of joint deposits, the coverage level of EUR 100,000 refers to each depositor. In some cases, deposits are protected in full, and that in the period of 12 months from the date when the first deposit was credited, or from the moment the deposit became legally transferrable, if there is a proof that the deposit:

- a) comes from a transfer or passage of a real property dedicated to the purpose of living,
- b) is associated with social purposes and has been acquired in an inheritance procedure or has been established using the financial means obtained in terms of an inheritance procedure or transfer of an inheritance procedure, transfer of dowry, marriage gift, transfer for consideration from the community property of spouses, payment of severance pay, retirement benefits or other pension, payment of yields from the invested assets in the pension fund from the pension saving, payment of a single settlement from the supplementary pension saving or in consequence of death,
- c) has been established from the financial means of the insurance premium or compensation of damage caused by crime or false accusation.

The depositor reports these facts to the bank without undue delay after the sum of the deposit was credited in the bank.

(****) Payment of compensations

Deposit Protection Fund seated at Kapitulska 12, 831 01 Bratislava, Slovak Republic, telephone number: (+421 2) 5443 5444, 5443 2570, e-mail: fov@fovsk.sk is a responsible system for protecting deposits. It will pay a compensation for your deposits (up to EUR 100,000) at latest by 20 working days in case of failure on the part of the bank in the period from 15 October 2015 to 31 December 2018 and by 7 working days from 31 December 2023.

In order to calculate the compensation for the inaccessible deposits, all protected inaccessible deposits of the same depositor with one bank including his/her/its shares in joint deposits and notarial custodies are summed up, and that according to the status as at the day when deposits became inaccessible in the bank. In order to calculate the compensation amount, interests and other property benefits associated with inaccessible deposits are calculated according to the status as at the day when deposits became inaccessible in the bank and they are added to the inaccessible deposit of the depositor. Such amount of the inaccessible deposit will be reduced by all obligations of the depositor towards the bank according to the status as at the day when deposits became inaccessible; latter changes of this status are not taken into consideration. The calculated compensation will be rounded up to whole euro cents. More information is available online at www.fovsk.sk.

In the transitional period from 15 October 2015 to 31 December 2023 when the periods for payment of compensations have been determined as follows: in the period from 15 October 2015 to 31 December 2018 – payment by 20 working days, in the period from 1 January 2019 to 31 December 2020 - payment by 15 working days, in the period from 1 January 2021 to 31 December 2023 - payment by 10 working days, Deposit Protection Fund will ensure that the depositors be paid at least a portion of the compensation at least up to the average monthly nominal pay of an employee in the national economy of the Slovak Republic determined by the Statistical Office of the Slovak Republic for the respective calendar quarter by 5 working days after submitting a request for a portion of compensation.

If you were not paid the compensation within these periods, you should contact the system of deposit protection as the period for the application of your claim for payment of the compensation may get time-barred. More information is available online at www.fovsk.sk.

Other important information

In general, all retail depositors and enterprises are covered by the system of deposit protection. Divergences related to some deposits are specified online on the website of the responsible system of deposit protection. If we request, your bank can also provide us with information as to whether some products are covered or not. If deposits are covered, the bank will confirm it yet in an account statement.