

## Announcement for compensation for the increased amount of deposits insured by the National Deposit Insurance Fund (OBA)

We inform our customers that the 214.§ of Law CCXXXVII 2013 on Credit Institutions and Financial Enterprises was broadened with the following provisions, which will come into force on 3 July 2015.

The compensation limit for natural persons of 100,000 euros specified in § 214 (1) of OBA to compensations of depositors claims will be increased with further 50,000 euro in case **the eligible deposit amounts are placed in separate account three-month period prior to the starting date of the compensation**, and their origin had been confirmed to the Bank by one of the documents specified in the Law.

The special compensation of EUR 50,000 threshold will be applied in the cases where the source of deposit is:

- ❖ sale of residential real estate, apartment rental or rights of home use,
- ❖ benefits for termination of employment, retirement-related benefits,
- ❖ insurance amount or
- ❖ Compensation of crime victims or wrongly convicted persons.

The source of the deposit must be confirmed by the customer on the day of placement in separate accounts with presentation of the following original document:

- ❖ In case of residential real estate, apartment rental or housing rights of use property sale, need contract not older than 30 days, countersigned by lawyer or other documents about cession of rights to use.
- ❖ In case of termination of employment, retirement-related benefits, need not older than 30 days confirmation of employers with payment certificate.
- ❖ Insurance need to certify with certificate of insurance issued within 30 days.
- ❖ Crime victims compensation and for wrongly convicted persons need the court decision issued within 30 days.

The persons entitled to increased amount compensation:

- ❖ consumer deemed natural person
- ❖ individual entrepreneurs
- ❖ Agricultural primary producers.

About the conditions and interest of KDB Separate Deposit you can find additional informations detailed in Deposit Announcement and Conditions List of Basic package.

In case You have further questions about the amount of compensation and the use of special accounts, call KDB Contact on 06-40/532-532 telephone number or visit any of our branches, where our colleagues are at your disposal.

July 3, 2015.

KDB Bank Europe Ltd.