



DEPOSITOR INFORMATION SHEET

Status: January 2019

BASIC INFORMATION ABOUT THE PROTECTION OF DEPOSITS

Deposits with Hypo Tirol Bank AG are protected by:	Einlagensicherung AUSTRIA Ges.m.b.H. (1.)
Limit of protection:	100,000 EUR per depositor per credit institution (2.)
If you have several deposits at the same bank:	All your deposits at the same bank are “aggregated” and the total is subject to the limit of 100,000 EUR (2.)
If you have a joint account with one or more other persons:	The limit of 100,000 EUR applies to each individual depositor (3.)
Deadline for reimbursement in the event of default of a bank:	7 business days (4.)
Currency of reimbursement:	Euro
Contact information:	Einlagensicherung AUSTRIA Ges.m.b.H. Sitz: Wipplingerstrasse 34/DG4, 1010 Wien Tel.: +43 (1) 5339803 mailto: office@einlagensicherung.at
Further information:	www.einlagensicherung.at

Acknowledgement of receipt by the depositor:	
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ADDITIONAL INFORMATION (FOR ALL OR SOME OF THE FOLLOWING POINTS)

1. Deposit Guarantee Scheme responsible for the protection of your deposit:

Your deposit is covered by a statutory Deposit Guarantee Scheme. In the event of insolvency, your deposits are reimbursed by the Deposit Guarantee Scheme up to EUR 100,000.

2. General limit of protection:

Should a deposit not be available because a bank cannot comply with its financial obligations then the depositors are compensated by the deposit insurance system. The relevant cover amount is a maximum of 100,000 EUR per bank. This means that, when determining that amount, all deposits kept with the same bank are added up. If a depositor, for example, holds 90,000 EUR in a savings account and 20,000 EUR in a giro account then they will only be reimbursed 100,000 EUR.

This method is also applied, when a credit institution operates under different brands.

In case accounts are held in a currency other than Euro, for the calculation of the amount to be refunded, the currency exchange rate of the day on which the hedging event occurred is used.

In some cases deposits over 100,000 EUR up to an amount of 500,000 EUR are insured:

1. The deposits

- a) result from real estate transactions in connection with privately used residential properties, or
- b) fulfil statutorily mandated social purposes and are associated with specific events in the life of the depositor such as marriage, divorce, onset of retirement, resignation, dismissal, disability or death, or
- c) are due to payout of insurance benefits or compensation payments for bodily injury caused by punishable acts or for false criminal law condemnation,

and



2. the insurance claim event occurs within twelve months after the amount is credited to the account or after the date as of which such deposits may be transferred in a legally admissible way.

The depositor must within twelve months after the claim event occurred apply to the deposit insurance system for reimbursement of these deposits over 100,000 EUR considered covered by these provisions.

3. Limit of protection for joint accounts:

With joint accounts the upper limit of 100,000 EUR applies to each depositor.

With joint accounts, for computation of reimbursable deposits of individual depositors, the portion of the deposits of the joint account attributable to each depositor must be taken into account if the joint account's depositors have issued the banking institution with special instructions in writing for dividing up the deposits. If the depositors have neglected to issue written instructions to the banking institution for division of the deposits in the joint account then the deposits must be divided equally between the depositors.

Deposits in an account which two or more persons can control as members of an unincorporated partnership or an association, a society or a similar combination without independent legal personality are, however, for computation of the upper limit of € 100,000, combined and treated as the deposit of a single depositor.

More information can be obtained from www.einlagensicherung.at.

4. Reimbursement:

The applicable deposit insurance system is Einlagensicherung AUSTRIA Ges.m.b.H., Wipplingerstrasse 34/DG 4, 1010 Wien, tel: +43 (1) 5339803, office@einlagensicherung.at, www.einlagensicherung.at.

Your deposits will be reimbursed (up to EUR 100,000) within seven working days.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme, since the time to claim reimbursement may be barred after a certain time limit.

Further information can be obtained from www.einlagensicherung.at.

Further important information:

Deposits of private customers and undertakings are in general covered by the deposit insurance system.

Exceptions applying to certain deposits are indicated on the website of the applicable deposit insurance system.

Upon enquiry, your banking institution will inform you whether certain products are covered or not.

If deposits are reimbursable, the bank will confirm this on the account statement.

Covered accounts are not reimbursed if in the 24 months immediately preceding the occurrence of the claim event no transaction has occurred in connection with a deposit and the value of that deposit is less than the administrative costs that would be incurred by the insurance institution in case of reimbursement.

Reimbursable deposits are not taken into account in computation of deposits covered if they can be set off by liabilities of the depositor in relation to the member banking institution under statutory or contractual regulations and which were due prior to or at the latest at the time when the claim event occurred.