

This is a specimen *Depositor Information Sheet* which banks in Malta are required to provide to (a) new depositors of the bank, and (b) all depositors of the bank on an annual basis.

DEPOSITOR INFORMATION SHEET

<i>Basic information about the protection of deposit</i>	
<i>Deposits in (insert name of credit institution) are protected by:</i>	The Depositor Compensation Scheme ¹ , established under regulation 4 of the Depositor Compensation Scheme Regulations, 2015.
<i>Limit of protection:</i>	EUR 100,000 per depositor per credit institution ²
<i>If you have more deposits at the same credit institution:</i>	All your deposits at the same credit institution are "aggregated" and the total is subject to the limit of EUR 100,000.
<i>If you have a joint account with other person(s):</i>	The limit of EUR 100,000 applies to each depositor separately ³
<i>Reimbursement period in case of credit institution's failure:</i>	20 working days ⁴
<i>Currency of reimbursement:</i>	Euro
<i>Contact:</i>	Depositor Compensation Scheme, c/o Malta Financial Services Authority, Notabile Road, Attard BKR3000, Malta; Tel: (+) 356 21441155; E-mail: info@compensationschemes.org.mt .
<i>More information:</i>	www.compensationschemes.org.mt
<i>Acknowledgement of receipt by the depositor:</i>	

¹ Scheme responsible for the protection of your deposit

Your deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would in any case be repaid up to EUR100,000.

² General limit of protection

If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the Depositor Compensation Scheme, in accordance with the Regulations. This repayment covers a maximum of EUR 100,000 per credit institution. This means that all deposits at the same credit

institution are added up in order to determine the coverage level. 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.

In addition to the protection described above, deposits may be protected in some cases up to a maximum of EUR 500,000 for six months after the amount has been credited or from the moment when such deposits become legally transferrable. In order to qualify for such higher protection, a deposit in excess of EUR100,000 must meet any one of the following additional criteria:

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(A) it comprises:

- (a) monies deposited in preparation for the purchase of a private residential property by the depositor; or
- (b) monies which represent the proceeds of sale of a private residential property of the depositor; or

(B) it comprises sums paid to the depositor in respect of:

- (a) a separation, divorce or dissolution of their civil union; or
- (b) benefits payable on retirement; or
- (c) a claim for compensation for unfair dismissal; or
- (d) a claim for compensation for redundancy; or
- (e) benefits payable for death or bodily injury; or
- (f) a claim for compensation for wrongful conviction.

More information can be obtained under www.compensationschemes.org.mt

³ Limit of protection for joint accounts

In case of joint accounts, the limit of EUR100,000 applies to each depositor. However, deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of EUR 100,000.

⁴ Reimbursement

The responsible Deposit Guarantee Scheme is the Depositor Compensation Scheme, c/o Malta Financial Services Authority, Notabile Road, Attard BKR3000, Malta; Tel: (+)356 21441155; E-mail:

info@compensationschemes.org.mt. It will repay your deposits up to EUR 100,000 within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 until 31 December 2023; and within 7 working days from 1 January 2024 onwards.

Where the Depositor Compensation Scheme cannot make the repayable amount(s) available within 7 working days, depositors shall have access to an amount, equivalent to three times the gross weekly minimum wage on the compensation date to cover the cost of living, within 5 working days of a request from the depositor. The Scheme shall only grant access to the amount referred on the basis of data provided by the member. Such amount shall be deducted from the compensation which may be payable.

If you have not been repaid within these deadlines, you should make contact with the Depositor Compensation Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained from www.compensationschemes.org.mt.

Other important information

In general, all retail depositors and businesses are covered by the Depositor Compensation Scheme. Exceptions for certain deposits are stated on the website of the Depositor Compensation Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are covered, the credit institution shall also confirm this on the statement of account.

Din hija *specimen Folja Ta' Informazzjoni Dwar Id-Depożitant* li l-banek f'Malta huma mitluba jagħtu (a) lil depożitanti godda tal-bank, u (b) lid-depożitanti kollha tal-bank kull sena.

FOLJA TA' INFORMAZZJONI DWAR ID-DEPOŻITANT

<i>Informazzjoni bażika dwar il-protezzjoni tad-depożitu</i>	
<i>Id-depożiti fi (niżżel l-isem tal-istituzzjoni ta' kreditu) jinsabu protetti minn:</i>	L-Iskema ta' Kumpens lid-Depożitant ¹ , stabbilita taħt ir-regolament 4 tar-Regolamenti tal-2015 dwar Skema ta' Kumpens lid-Depożitant.
<i>Limitu ta' protezzjoni:</i>	EUR 100,000 għal kull depożitant għal kull istituzzjoni ta' kreditu ²
<i>Jekk għandek aktar depożiti fl-istess istituzzjoni ta' kreditu:</i>	Id-depożiti kollha tiegħek fl-istess istituzzjoni ta' kreditu jinsabu "aggregati" u t-total huwa soġġett għal-limitu ta' EUR 100,000.
<i>Jekk għandek kont kongunt ma' xi persuna(i) oħra:</i>	Il-limitu ta' EUR 100,000 japplika għal kull depożitant separatament ³
<i>Perjodu ta' ħlas lura fil-każ li l-istituzzjoni ta' kreditu tonqos milli tagħmel dan:</i>	20 ġurnata tax-xogħol ⁴
<i>Munita li biha jsir il-ħlas lura:</i>	Euro
<i>Ikkuntattja lil:</i>	Skema ta' Kumpens lid-Depożitant, c/o Awtorità għas-Servizzi Finanzjarji ta' Malta, Notabile Road, Attard BKR3000, Malta; Tel: (+) 356 21441155; E-mail: info@compensationschemes.org.mt .
<i>Aktar informazzjoni:</i>	www.compensationschemes.org.mt
<i>Għoti ta' irċevuta mid-depożitant:</i>	

¹ Skema responsabbli għall-protezzjoni tad-depożitu tiegħek

Id-depożitu tiegħek jinsab kopert bi Skema ta' Garanzija tad-Depożiti statutorja. Li kieku kellha l-istituzzjoni ta' kreditu tiegħek tfalli, id-depożiti tiegħek f'kull każ kien jithallsu lura sa ammont ta' EUR100,000.

² Limitu ta' protezzjoni ġenerali

Jekk depożitu ma jibqax disponibbli għax istituzzjoni ta' kreditu ma tkunx tista' tilhaq l-obbligazzjonijiet finanzjarji tagħha, id-depożitanti jithallsu lura mill-Iskema ta' Kumpens tad-Depożitanti, kif hemm fir-Regolamenti. Dan il-ħlas lura ikopri massimu ta' EUR 100,000 għal kull istituzzjoni ta' kreditu. Dan ifisser li d-depożiti kollha fl-istess istituzzjoni ta'

kreditu jingħaddu flimkien sabiex jiġi stabbilit il-livell ta' kopertura. Jekk, per eżempju, depożitant ikollu kont ta' tfaddil b'EUR 90,000 u kont kurrenti b'20,000 EUR, hu jew hi jithallsu lura biss EUR 100,000.

Aktar mill-protezzjoni deskritta hawn qabel, id-depożiti jistgħu jiġu protetti f'ċerti każijiet sa massimu ta' EUR 500,000 għal sitt xhur wara li l-ammont ikun ġie kkreditat jew mill-waqt meta daww id-depożiti jsiru legalment trasferibbli. Sabiex jikkwalifika għal dik il-protezzjoni oghla, depożitu ta' iżjed minn EUR100,000 għandu jissodisfa lil xi wieħed minn dawn il-kriterji addizzjonali li ġejjin:

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(A) ikun fih:

- (a) flejjes depożitati bi preparazzjoni għax-xiri ta' proprjetà residenzjali privata mid-depożitant; jew
- (b) flejjes gejjin mir-rikavat tal-bejgh ta' proprjetà residenzjali privata tad-depożitant; jew

(B) ikun fih somom imhallsa lid-depożitant dwar:

- (a) is-separazzjoni, divorzju jew xoljiment tal-unjoni civili tagħhom; jew
- (b) benefiċċji li jithallsu mal-irtirar; jew
- (ċ) talba għal kumpens minhabba fi tkeċċija ingusta; jew
- (d) talba għal kumpens minhabba f'sensja; jew
- (e) benefiċċji li jithallsu għall-mewt jew feriment tal-persuna; jew
- (f) talba għal kumpens minhabba f'kundanna ingusta.

Aktar informazzjoni tista' tinkiseb minn www.compensationschemes.org.mt

³ Limitu ta' protezzjoni għal kontijiet kongunti

Fil-każ ta' kontijiet kongunti, il-limitu ta' EUR100,000 japplika għal kull depożitant. Madankollu, depożiti f'kont li żewġ persuni jew aktar ikunu intitolati għalih bhala membri ta' sħubija tan-negozju, assoċjazzjoni jew grupp ta' xorta bhal dik, li ma jkollhomx personalità ġuridika, jiġu aggregati u ttrattati bhallikieku kienu magħmula minn depożitant wieħed għall-iskop tal-kalkolu tal-limitu ta' EUR 100,000.

⁴ Hlas lura

L-Iskema ta' Garanzija ta' Depożitu responsabbli hija l-Iskema ta' Kumpens lid-Depożitant, c/o Awtorità għas-Servizzi Finanzjarji ta' Malta, Notabile Road, Attard BKR3000, Malta; Tel: (+)356 21441155; E-mail:

info@compensationschemes.org.mt. Din ser thallas lura d-depożiti tiegħek sa EUR 100,000 fi żmien 20 ġurnata tax-xogħol sal-31 ta' Diċembru 2018; fi żmien 15-il ġurnata tax-xogħol mill-1 ta' Jannar 2019 sal-31 ta' Diċembru 2020; fi żmien 10 ijiem tax-xogħol mill-1 ta' Jannar 2021 sal-31 Diċembru 2023; u fi żmien 7 ijiem tax-xogħol mill-1 ta' Jannar 2024 'il quddiem.

Meta l-Iskema ta' Kumpens lid-Depożitant ma tkunx tista' tagħmel l-ammont(i) li jithallsu lura disponibbli fi żmien 7 ijiem tax-xogħol, id-depożitanti għandu jkollhom aċċess għal ammont, ekwivalenti għal tliet darbiet il-paga minima shiħa fil-gimgha fid-data tal-kumpens, biex ikopru l-ispejjeż għall-ghoti tal-hajja. L-Iskema ta' Kumpens lid-Depożitant għandha biss tagħti aċċess għal dak l-ammont fi żmien 5 ijiem tax-xogħol fuq il-bażi tal-informazzjoni provduta mill-istituzzjoni ta' kreditu. Dak l-ammont għandu jitnaqqas minn dak il-kumpens li jista' jigi mħallas.

Jekk ma tkunx thallst lura sa dawn it-termini, għandek tikkuntattja lill-Iskema ta' Kumpens lid-Depożitant galadarba ż-żmien li titlob għal hlas lura jista' jtemm wara ċertu terminu. Aktar informazzjoni tista' tinkiseb minn www.compensationschemes.org.mt.

Informazzjoni ohra importanti

B'mod ġenerali, id-depożitanti kollha li jaħdmu bl-imnut u n-negozji jinsabu koperti mill-Iskema ta' Kumpens lid-Depożitant. Xi eċċezzjonijiet għal ċerti depożiti jinsabu mnizzlin fuq il-sit elettroniku tal-Iskema ta' Kumpens lid-Depożitant. L-istituzzjoni ta' kreditu tiegħek se tinfirmak ukoll wara li titlobha jekk ċerti prodotti humiex koperti jew le. Jekk id-depożiti jkunu koperti, l-istituzzjoni ta' kreditu għandha wkoll tikkonferma dan fuq id-dikjarazzjoni tal-kont.