

DEPOSITOR INFORMATION SHEET

Basic information about guaranteeing deposits	
Deposits in AS Citadele banka Estonia branch are protected by:	The Deposit Guarantee Scheme of the Republic of Latvia in accordance with the Deposit Guarantee Law of the Republic of Latvia in the event of the insolvency of AS Citadele banka Estonia branch, in particular if bankruptcy proceedings are initiated and the permission for foundation of the bank or the branch is annulled.
Limit of guarantee	100,000 euros per depositor at the same credit institution with the interest accumulated by the day the deposits are suspended.
If you have more deposits at the same credit institution	All your deposits at the same credit institution are aggregated. The total amount of your deposits is subject to the limit of 100,000 euros.
If you have a joint deposit with other person(s):	The limit of 100,000 euros applies to each depositor separately.
Reimbursement period in case of credit institution's insolvency or other failure	As of the 21 st business day after the deposit suspension date if said situation emerged until 31 December 2018. As of the 16 th business day after the deposit suspension date if said situation emerged from 1 January 2019 to 31 December 2020. As of the 10 th business day after the deposit suspension date if said situation emerged from 1 January 2021 to 31 December 2023. As of the 8 th business day after the deposit suspension date if said situation emerged from 1 January 2024.
Currency of reimbursement	Euro
Contact	Financial and Capital Market Commission of the Republic of Latvia (Finanšu un Kapītāla Tirgus Komisija) Kungu iela 1, Rīga, LV-1050, telephone: +37167774800
For further information, please contact	www.fktk.lv , www.citadele.ee , www.citadele.lv
Acknowledgement of receipt by the depositor	The General Terms and Conditions of the Bank as well as the other terms and conditions related to the specific account/deposit are applied to the depositor when the account is opened/the deposit is set up and the account/deposit is used. This information sheet is a part of the aforementioned terms and conditions, and by opening and using an account, you acknowledge/have acknowledged that you have received this information sheet and read the information given therein.