(Information Form for the Depositor)

INFORMATION FOR THE DEPOSITOR

MAIN INFORMATION ON DEPOSIT GUARANTEE		
1.	Deposits held with Saldo Bank UAB are insured	SC Deposit and Investment Insurance in Lithuania
2.	Cover limit	up to EUR 100 000 per depositor for all deposits held with one credit institution.
3.	If you have more deposits with the same credit institution	all your deposits held with the same credit institution shall be summed up and the total amount shall be subject to the cover limit of EUR 100 000.
4.	If you have a joint account with another person (s)	EUR 100 000 limit shall apply per each depositor.
5.	The period of disbursement of deposit insurance benefit in the case of non-fulfilment of obligations by a credit institution	7 working days
6.	Currency of payment of deposit insurance benefit	Euro
7.	Contact details	*SC Deposit and Investment Insurance* *Algirdo str. 31, Vilnius, LT-03219* *Phone: 8 5 2135657* *Fax: 8 5 2135546* *E-mail: idf@idf.lt*
8.	More information	More information about the Lithuanian deposit protection scheme is available in Lithuanian and English: www.iidraudimas.lt
9.	Depositor's acknowledgment of receipt of information about the deposit guarantee	

Observations:

1. Explanation of the information in points 2 and 3. If deposits are not repaid due to the credit institution's financial obligations being neglected, SC Deposit and Investment Insurance compensates the depositors' assets. The compensation is a maximum of 100,000 euros per credit institution. This means that the amount of compensation is determined by combining all deposits held by a depositor at a credit institution. For example, if the depositor has 90,000 euros in a savings account and 20,000 euros in a current account, only 100,000 euros of the total will be compensated.

In some cases (when money has been deposited into the depositor's account no earlier than 6 months before the deposit guarantee to sell the property owned by the depositor; money withdrawn by the depositor according to a will or law; money received by the depositor as a beneficiary according to a life insurance agreement or an agreement with the same content upon death; money obtained in cases specified by law as compensation or damages for the death of another person during the performance of their work or service assignment; fees or damages for injuries resulting from violent crime) the deposit guarantee exceeds 100,000 euros. For more information, visit iidraudimas.lt.

2.Explanation of the information in point 4. If you have a joint account with one or more other people, the limit of 100,000 euros applies separately to each depositor.

3. Explanation of the information in point 5. Payment of compensation.

Insurance company (*SC Deposit and Investment Insurance, Savanorių pr. 5, LT-03116, Vilnius, Litauen, Phone: +370 5 213 5657 email: idf@idf.lt*), address iidraudimas.lt, is responsible for the deposit guarantee system. They repay deposits (up to 100,000 euros) within 7 working days at the latest.

If you have not received compensation within this time, contact the insurance company. For more information, visit iidraudimas.lt.

4. Other material information

In principle, all deposits made by private customers and companies are insured with an insurance company.
Exceptions for certain deposits are listed on the insurance company's website iidraudimas.lt. The credit institution will also inform you upon request if certain products are insured. If the deposits are insured, the credit institution will also confirm this on the account statement.

(Information about the deposit guarantee)

ABOUT THE DEPOSIT GUARANTEE

Basic information on cases where deposits are not insured and where limitations on the payment of deposit guarantee compensation apply	
Deposits held with Saldo Bank UAB are insured	SC Deposit and Investment Insurance in Lithuania
Cases where deposits are not insured	It is stated that, in accordance with Article 3.2 of the Law on Insurance of the Republic of Lithuania, the following are not objects of deposit insurance (deposits from the specified entities are not objects of deposit insurance, regardless of the state in which these entities are established): 1.1. deposits made by other credit institutions in their own name and for their own account; 1.2. credit institution's own funds; 1.3. deposits originating from transactions that have resulted in a criminal conviction for money laundering; 1.4. deposits from financial institutions; 1.5. deposits from fund management companies and managers of alternative investment funds; 1.6. deposits from investment firms; 1.7. deposits without identified owners (deposits in anonymous and coded accounts); 1.8. deposits from insurance and reinsurance undertakings, insurance undertakings established in other Member States and third countries, and reinsurance undertakings; 1.9. deposits from collective investment undertakings; 1.10. deposits from pension funds; 1.11. deposits from state and municipal institutions and bodies as defined in the Law on Public Services of the Republic of Lithuania, with the exception of funds owned by other persons and held in the deposit account by the aforementioned institutions and authorities; 1.12. deposits from the Central Bank of Lithuania;

	1.13. debt instruments issued by credit institutions and liabilities under own acceptances and own debt instruments; 1.14. electronic money and funds received by electronic money institutions from electronic money holders in exchange for electronic money.
Cases where restrictions on the payment of deposit guarantee compensation apply	It is stated that, in accordance with Article 8 of the Law on Insurance of the Republic of Lithuania, deposit guarantee compensation is not paid: 2.1. for deposits, funds, money, securities and liabilities not covered by the deposit guarantee system in accordance with Article 3.2 of the Law on Insurance of the Republic of Lithuania; 2.2. to depositors when no transactions related to the deposit have been carried out during the last 24 months before the date of the insured event for deposits and the amount of the deposit held is less than 10 euros; 2.3. to depositors or other persons entitled to a deposit guarantee compensation regarding funds held on their behalf if it concerns funds from transactions that are subject to a judgment in a criminal case concerning money laundering and/or financing of terrorism.
Cases where the payment of a deposit guarantee compensation is postponed	It is stated that, in accordance with Article 7.4 of the Law on Insurance of the Republic of Lithuania, the payment of deposit insurance is suspended when: 3.1. the applicant's right to deposit insurance compensation cannot be determined, or there is a legal dispute about the deposit – until the information entitling to compensation under the deposit insurance is provided or the final court decision on resolving the dispute about the deposit enters into force; 3.2. in cases and in accordance with the procedure prescribed by law, the depositor has a limited right to dispose of the deposit – until the restrictions are lifted; 3.3. during the 24 months preceding the time of the insured deposit event, no actions have been taken regarding the deposit – up to 3 months after the time of the insured deposit event; 3.4. the insurance company receives information from the participant in the deposit insurance system about the amount of deposit insurance compensation, which exceeds 100,000 euros for the reasons referred to in Article 4.2 of the Law on Insurance of the Republic of Lithuania, for an amount exceeding 100,000 euros – until the amounts referred to in Article 4.2 of the Law on Insurance have been clarified, but no later than three months from the date of the insured event for the deposits; 3.5. an appropriate insured deposit is held in a collective or blocked account – until the amounts belonging to a person in a collective or blocked account have been clarified, but no later than 3 months from the date of the insured deposit event; 3.6. deposit insurance benefits are to be paid to depositors in a branch established in the host Member State of a credit institution established in the Republic of Lithuania in accordance with Article 7.7 of the Law on Insurance – until the administrator of the host Member State's deposit insurance system confirms that it is prepared to pay deposit insurance benefits; 3.7. deposit insurance compensation is paid to depositors at a branch of a credit institution established in the Republic of Lithuania and having its registered office in another Member State in accordance with Article 7.8 of the Law on Pension Insurance – until the deposit insurance system in the home Member State with the credit institution that has established the branch in the Republic of Lithuania as a shareholder provides the insurance company with the information needed to pay the insurance benefits;

	3.8. a depositor or other person entitled to deposit insurance compensation has been prosecuted for money laundering and/or terrorist financing in connection with the legality of a deposited purchase of money – until the final judgment has entered into force.
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