

INFORMATION FOR DEPOSITOR

Main information about deposit insurance	
Deposits held with Saldo Bank UAB are insured	Public Institution "Deposit and Investment Insurance"
Cover limit	up to EUR 100 000 per depositor for all deposits held with one credit institution
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
If you have a joint account with another (other) person(s)	EUR 100 000 limit shall apply per each depositor
The period of disbursement of deposit insurance benefit in the case of non-fulfilment of obligations by a credit institution	7 working days
Currency of payment of deposit insurance benefit	euro
Contact details	Public Institution "Deposit and Investment Insurance" Savanorių ave 5, LT-03116, Vilnius; phone: +370 5 213 5657; +370 699 47570 e-mail: idf@idf.lt
More information	www.iidraudimas.lt

1. Explanation regarding information in points 2 and 3. If a deposit is not repaid due to the inability of the credit institution to meet its financial obligations, Public Institution "Deposit and Investment Insurance" shall pay deposit insurance benefits to the depositors. The maximum insurance benefit for deposits held with a single credit institution is EUR 100,000 per depositor. In determining the amount of the deposit insurance benefit, all deposits held with the same credit institution are aggregated. For example, a depositor who has a savings account with EUR 90,000 and a current account with EUR 20,000 will only be paid an insurance benefit of EUR 100,000.

In certain cases (when money is transferred to the depositor's account six months or less before the date of the deposit insured event for the sale of residential property owned by the depositor; money inherited by the depositor by will or by law; money received by the depositor as a beneficiary under a life insurance contract or a contract corresponding to its essence in the event of death; money received by the depositor as compensation or a benefit in cases prescribed by law due to the death of another person in the course of work or official duties; benefits or compensation for damage caused by violent crimes), deposits are covered for more than EUR 100,000.

More information can be found on the www.iidraudimas.lt website.

2. Explanation regarding information in point 4. If you have a joint account with another person/persons, the level of deposit protection of EUR 100,000 applies separately to each co-owner of the deposit.

3. Explanation regarding information in point 5. Insurance benefit payout

Responsible for the deposit insurance scheme is insurance company (Public Institution "Deposit and Investment Insurance", Savanorių ave 5, LT-03116, Vilnius, phone (8 5) 2135657, fax (8 5) 2135546, e-mail idf@idf.lt, website www.iidraudimas.lt). It will refund your deposits (up to EUR 100,000) within 7 working days.

If the insurance benefit is not paid to you by these deadlines, you should contact the insurance company. More information can be found on the www.iidraudimas.lt website.

4. Other important information

In principle, all retail depositors' and corporate deposits are insured by the insurance company. Certain exceptions apply to certain deposits and are listed on the insurance company's website iidraudimas.lt. The credit institution will also inform you whether certain products are insured. If the deposits are insured, the credit institution confirms this in the account statement.

Deposit insurance does not cover the following deposits

Please be informed that according to Article 3(2) of the Republic of Lithuania Law on Insurance of Deposits and Liabilities to Investors, deposit insurance shall not cover (the deposits of the specified entities shall not be the object of deposit insurance, regardless of the legislation of the country under which these entities are incorporated):

- 1.1. deposits of other credit institutions, held on own account and in own name;
- 1.2. credit institution's own funds;
- 1.3. deposits which have resulted in a conviction in a criminal case concerning money laundering;
- 1.4. deposits of financial institutions;
- 1.5. deposits of servicers;
- 1.6. deposits of financial brokerage firms;

- 1.7. deposits which have no identified owner (deposits held in anonymous and coded accounts);
- 1.8. deposits of insurance and reinsurance companies, as well as deposits of insurance and reinsurance companies established in other Member States and third countries;
- 1.9. deposits of collective investment entities;
- 1.10. deposits of pension funds;
- 1.11. deposits of state and municipal institutions and bodies as defined in the Republic of Lithuania Law on the State Service, except for funds belonging to other persons held in deposit accounts of such institutions and bodies;
- 1.12. deposits of the Bank of Lithuania;
- 1.13. debt securities and liabilities issued by the participant of the deposit insurance system itself, related to their acceptances and promissory notes;
- 1.14. electronic money and funds received by electronic money institutions from electronic money holders in exchange for electronic money.

Cases when deposit insurance benefits are not paid

Please be informed that according to Article 8 of the Law on Insurance of Deposits and Liabilities to Investors, payments of insurance compensation for deposits shall not be made:

- 2.1. for the deposits, funds, money, securities and liabilities, which are not the object of deposit insurance in accordance with Article 3(2) of the Law on Insurance of Deposits and Liabilities to Investors;
- 2.2. to depositors for deposits in an account in which no deposit-related transactions have taken place in 24 months preceding the date of the deposit insurance event and the amount of the deposit held is less than EUR 10;
- 2.3. to depositors or other persons who have the right of claim to an insurance compensation for deposit and who have been convicted in a criminal case of money laundering and/or terrorist financing in relation to the legality of the acquisition of the money held by these persons as a deposit.

Cases when the payment of insurance compensation for deposits is deferred

Please be informed that according to Article 7(4) of the Law on Insurance of Deposits and Liabilities to Investors, the payment of insurance compensation for deposits shall be deferred, when:

3.1. there is a lack of data justifying the right of the requestor to the insurance compensation for deposits or if the deposit is the subject of a legal dispute; until the data justifying the right to the insurance compensation for deposits is provided or until the final decision of the court is enforced resolving the deposit dispute;

3.2. the depositor's right to access the deposit is limited in the cases and under the conditions provided for by laws; until these limitations are lifted;

3.3. no deposit-related transactions have taken place in 24 months preceding the date of the deposit insurance event; up to 3 months after the date of the deposit insurance event;

3.4. the insurance company receives information from the participant of the deposit insurance system in regard to the amount of insurance compensation for deposits, which will exceed EUR 100 000 due to reasons indicated in Article 4(2) of the Law on Insurance of Deposits and Liabilities to Investors, and for the amount exceeding EUR 100 000; until the amounts indicated in Article 4(2) of the Law on Insurance of Deposits and Liabilities to Investors are clarified, but no later than 3 months after the date of the deposit insurance event;

3.5. the eligible deposit is held in a joint or deposit account; until the amounts belonging to a specific person in a joint or deposit account are clarified, but no later than 3 months after the date of the deposit insurance event;

3.6. the payment of insurance compensation for deposits is made to the depositors of a branch established in a host Member State by a credit institution established in the Republic of Lithuania under Article 7(7) of the Law on Insurance of Deposits and Liabilities to Investors; until the administrator of deposit insurance system of a host Member State confirms that they are prepared to pay insurance compensation for deposits;

3.7. the payment of insurance compensation for deposits is made to the depositors of a branch established in the Republic of Lithuania by a credit institution having its registered office in another Member State under Article 7(8) of the Law on Insurance of Deposits and Liabilities to Investors; until the administrator of deposit insurance system of a Member State of the registered office, where the credit institution that has established a branch in the Republic of Lithuania is a participant of that system, provides the information to the insurance company that is required for the payment of insurance compensation for deposits and transfers the amount of funds required for the payment of insurance compensation for deposits;

3.8. depositor or other person who has the right of claim to an insurance compensation for deposit is charged with money laundering and/or terrorist financing in relation to the legality

of the acquisition of the money held as a deposit; until the date of becoming effective of the final decision of the court.