

## INFORMATION TO THE DEPOSITOR

Key Information on the Protection of the Deposit	
Deposits held with Citadele Bank are insured	with the State Undertaking Deposit and Investment Insurance
Limit of coverage	up to 100,000 Euro per depositor for all deposits held with a single credit institution <sup>1</sup>
If you hold more deposits with the same credit institution	all of the deposits held with the same credit institution shall be added together and the total amount shall be subject to the limit of coverage of 100,000 Euro <sup>1</sup>
If you hold a joint account with another person(s)	the limit of coverage of 100,000 Euro shall apply to each individual depositor <sup>2</sup>
The term of payment of an insurance benefit in cases, where the credit institution fails to fulfil its obligations, shall be	20 working days <sup>3</sup>
Currency of the insurance benefit	Euro
Contact details	State Undertaking Deposit and Investment Insurance Algirdo str. 31, LT-03219 Vilnius Tel.: +370 5 213 5657 Fax: +370 5 213 5546 E-mail: idf@idf.lt
For more information, please visit	<a href="http://www.iidraudimas.lt">www.iidraudimas.lt</a>

### Notes:

<sup>1</sup> In the event of failure to repay the deposit where the credit institution is unable to fulfil its financial obligations, State Undertaking Deposit and Investment Insurance shall pay out insurance benefits to the depositors. The highest amount of the insurance benefit for deposits held with a single credit institution shall be 100 000 Euro per depositor. When determining the amount of the deposit insurance benefit, all deposits held with the same credit institution shall be added up. For example, if the depositor has a savings account with 90 000 Euro and the current account with 20 000 Euro, he shall receive the insurance benefit of 100 000 Euro.

In certain events (where within at least 6 months before the date of the insured event money for the dwelling owned and sold by the depositor; money inherited by the depositor under a testament or law; money received by the depositor as a beneficiary under a life insurance agreement or a similar agreement in case of death; compensation or benefit payable to the depositor under the laws in case of death of another person while on duty; benefits or compensations for damage suffered due to violent crime were transferred to the depositor's account), deposits are covered by an amount exceeding 100,000 Euro.

For more information, please visit [www.iidraudimas.lt](http://www.iidraudimas.lt).

<sup>2</sup> If you hold a joint account with another person(s), the limit of coverage of 100,000 Euro shall apply to each individual joint owner of the deposit.

<sup>3</sup> Payment of the insurance benefits.

The deposit insurance system is within the responsibility of the State Undertaking Deposit and Investment Insurance, Algirdo str. 31, LT-03219 Vilnius, tel. +370 5 213 5657, fax: +370 5 213 5546, e-mail: [idf@idf.lt](mailto:idf@idf.lt), website: [www.iidraudimas.lt](http://www.iidraudimas.lt). It shall repay your deposits (up to 100 000 Euro) no later than:

- 20 working days before 31 December 2018;
- 10 working days from 1 January 2021 to 31 December 2023;
- 15 working days from 1 January 2019 to 31 December 2020;
- 7 working days after 1 January 2024.

If, before 31 December 2023, deposit insurance benefits have not been paid out within 7 working days from the date of the insured event, after 16 May 2016, within 5 working days from the date of receipt of the depositor's request, the depositor shall be paid part of the deposit insurance benefit (advance deposit insurance benefit) in the amount of the minimum monthly wage, but not exceeding the amount of the depositor's deposits qualifying for the insurance coverage

If the insurance benefit has not been paid out within the above deadlines, you should contact the State Undertaking Deposit and Investment Insurance. For more information, please visit [www.iidraudimas.lt](http://www.iidraudimas.lt).

### **Other Important Information**

Deposits of all retail depositors and companies are insured with the State Undertaking Deposit and Investment Insurance. Certain deposits are subject to exceptions specified on the website of the State Undertaking Deposit and Investment Insurance at [www.iidraudimas.lt](http://www.iidraudimas.lt). At your request, the credit institution shall immediately inform you as to whether certain products are covered by insurance. If deposits are insured, the credit institution shall also confirm this on the account statement.

### **Deposit Insurance does not Cover:**

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| 1) deposits of other credit institutions held at one's own expense and on one's own behalf;  | 9) deposits of collective investment undertakings;  |
| 2) own funds of credit institutions;   | 10) deposits of pension funds;  |
| 3) deposits which are objects of a valid conviction in a criminal case concerning money laundering;  | 11) deposits of state and municipal institutions and agencies as defined in the Law on Public Service of the Republic of Lithuania, except funds owned by third parties and held in deposit accounts of such institutions and agencies; |
| 4) deposits of financial institutions;   | 12) deposits of the Bank of Lithuania;  |
| 5) deposits of management companies;   | 13) debt securities issued by participants of the deposit insurance system and liabilities related to their acceptances and promissory notes;   |
| 6) deposits of financial brokerage companies;  | 14) electronic money and funds received by electronic money institutions from electronic money holders in exchange for electronic money.  |
| 7) deposits of unidentified owners (deposits held in anonymous and coded accounts);  |   |
| 8) deposits of insurance companies and reinsurance companies operating in accordance with the Law on Insurance of the Republic of Lithuania; |   |

### **Limitations of Payment of the Deposit Insurance Benefits:**

1. Deposit insurance benefits shall not be paid out:
  - 1) for deposits, funds, money, securities and undertakings, which are not objects of the deposit insurance (as set out above in this form);
  - 2) to depositors for deposits held in an account, in which no deposit-related operations were performed over the past 24 months before the date of the insured event, and where the amount of the deposit is less than 10 Euro.
2. Payment of the deposit insurance benefits shall be suspended, where the depositor or another person with the right of claim to the deposit insurance benefit face official charges over money laundering until the date of final and binding court decision.

### **Postponing the Deadline of Payment of the Deposit Insurance Benefit:**

In cases provided for in the Law on Insurance of Deposits and Liabilities to Investors of the Republic of Lithuania (for more information, please visit [www.iidraudimas.lt](http://www.iidraudimas.lt)), payment of the deposit insurance benefit may be postponed, for example, in cases where there is no sufficient data, on which the right to the deposit insurance benefit is based, or the deposit is an object of judicial proceedings, or the right of the depositor to dispose of the deposit has been restricted.