Neue Bank

Depositor information template
Under Article 30 (3) EAG

Basic information about the protection of deposit

Deposits in Neue Bank are protected by:	Deposit Guarantee and Investor Compensation Foundation PCC (EAS Liechtenstein)
Limit of protection:	CHF 100,000 per depositor per bank (1)
If you have more deposits at the same bank:	All your deposits at the same bank are 'aggregated' and the total is subject to the limit of CHF 100,000. (1)
If you have a joint account with other person(s):	The limit of CHF 100,000 applies to each depositor separately. (2)
Reimbursement period in case of bank failure:	7 working days (3)
Currency of reimbursement:	Swiss Franc (CHF)
Contact:	Deposit Guarantee and Investor Compensation Foundation PCC Austrasse 46 9490 Vaduz Liechtenstein Phone: +423 222 09 20 Email: info@eas-liechtenstein.li
More information:	Web: www.eas-liechtenstein.li
Acknowledgement of receipt by the depositor:	By signing the "Application for the opening of an account / securities account", you confirm receipt of the information template available at www.neuebank.li.

Please be aware of following

Additional information

(1) **General limit of protection (covered deposits)**
If a deposit is unavailable because a bank is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. Exceptions thereof are commented below. This repayment covers at maximum CHF 100,000 or the equivalent in a foreign currency per bank. This means that all deposits at the same bank are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with CHF 90,000 and a current account with CHF 20,000, he or she will only be repaid CHF 100,000. If accounts were maintained in a currency different from Swiss Franc, the mid-market FX exchange rate shall be used for calculation of the repayable amount of the date on which the compensation event of the Deposit Guarantee Scheme was triggered as referred to Article 7 of the Deposit Guarantee and Investor Compensation Act (in German: Einlagensicherungs- und Anlegerentschädigungsgesetzes; EAG).

When calculating the repayable amount, liabilities of the depositor to the bank are taken into account where they have fallen due on or before the compensation event occurs to the extent the set-off is possible under the statutory and contractual provisions.

(2) **Limit of protection for joint accounts and other special cases**
In case of joint accounts, the limit of CHF 100,000 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 as if made by a single depositor for the purpose of calculating the limit of CHF 100,000.

In the cases of Article 9 EAG (temporary high balances), deposits are protected above CHF 100,000. More information can be obtained through the FAQs of the EAS website under www.eas-liechtenstein.li.

(3) Reimbursement
The responsible Deposit Guarantee Scheme is the

Deposit Guarantee and Investor Compensation Foundation PCC
Austrasse 46
9490 Vaduz
Liechtenstein
Phone: +423 222 09 20
Email: info@eas-liechtenstein.li
Web: www.eas-liechtenstein.li

Your covered deposits will be made available within seven (7) working days after the payout event pursuant to Article 7 EAG occurs. The prerequisite is that your deposits must be eligible for repayment (see Article 8 EAG), there must be no impediments pursuant to Article 13 EAG and you must have provided the deposit guarantee scheme with your account details for the bank transfer (Article 12 EAG). In this regard, the Deposit Guarantee Scheme will contact you.

If you have not received your repayment claim to which you are entitled under the deposit guarantee scheme within these time limits or if your claim has not been recognized, you should contact the Deposit Guarantee Scheme, since, pursuant to Article 58(1) EAG, a legal claim against the Deposit Guarantee Scheme is barred three (3) years from the date the payout event occurs, it is no longer possible to assert the claim against the Deposit Guarantee Scheme in court. Claims for repayment of covered deposits are in any case barred by the statute of limitations five years after the publication of the payout event (Article 58(1a) EAG) and repayment by the Deposit Guarantee Scheme is then no longer possible. Further information can be obtained through the FAQs of the EAS website under www.eas-liechtenstein.li.

The Deposit Guarantee Scheme is only be able to reimburse temporary high balances referred to Article 9 EAG, if you provide a written application form with additional documentation on facts justifying the claim within 6 months after the compensation event occurs.

No repayment shall be made where there has been no transaction relating to the deposit within the last 24 months and the value of the deposit is lower than the administrative costs that would be incurred by the Deposit Guarantee Scheme in making such a repayment.

Other important information
In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated in the FAQs of the EAS website (non-eligible deposits). There you will also find further information on the definition of a deposit as well as on claims against your bank regarding account balances exceeding the coverage limit of CHF 100,000 and securities held in the customer's name. Your bank will also inform you on request whether certain account products are eligible or not. If deposits are eligible, the bank shall also confirm this on the statement of account.

If a deposit is unavailable and one or more resolution instruments according to Article 49 eq. of the Recovery and Resolution Act (in German: Sanierungs- und Abwicklungsgesetz; SAG) were applied, the covered deposits were protected within the resolution mechanism. More information can be obtained under the website of the Resolution Authority (Finanzmarktaufsicht Liechtenstein, FMA).