

INFORMATION FOR DEPOSITORS

Basic information about the protection of the deposit	
All deposits made at Banca Comerciala Romana S.A. are protected by:	The guarantee fund for banking deposits ¹
Coverage ceiling:	Lei equivalent of 100.000 EUR per depositor per credit institution ² The minimum value for which a compensation may be paid for the deposits that have not been used in any transaction over the past 24 months is established by the Guarantee Fund for Bank Deposits.
If you have several deposits opened with the same credit institution:	All of the deposits placed with the same credit institution are "aggregated" and their total value is considered against the coverage ceiling established for the lei equivalent of 100,000 EUR ² .
If you share a bank account with another person/other persons:	The coverage ceiling established for the lei equivalent of 100,000 EUR ³ shall apply separately for every depositor.
The period for the provision of the compensations due whenever deposits opened with the credit institutions become unavailable is the following:	7 business days ⁴
The compensation shall be paid in:	RON
Contact details for the Gurantee Fund For Banking Deposits ¹	Address: Str. Negru Vodă St., Building A3, 2 nd floor, District 3, Bucharest, postal code: 030774 Phone no.: 021/326.60.20 E-mail: comunicare@fgdb.ro
Additional information:	the website of the Gurantee Fund For Banking Deposits ¹ : http://www.fgdb.ro/

Additional information:

¹ The statutory scheme used to guarantee the deposits, as regulated under Title 2 of Law No. 311/2015 governing the deposit guarantee schemes and the Guarantee Fund for Bank Deposits.

² The general coverage ceiling: In the event that a deposit is unavailable because a credit institution is incapable of complying with its payment obligations according to the contractual conditions and to the applicable law, the compensations shall be paid to depositors according to the deposit guarantee scheme. Every compensation has a maximum ceiling established as a the Lei equivalent of 100.000 EUR per credit institution. That means that all deposits held with the same credit institution are aggregated in order to establish whether and how they match the coverage ceiling. For example, if a depositor has a savings account with 90,000 euro and a current account with 20,000 euro, such depositor will only get the lei equivalent of 100,000 euro.

³ Coverage ceiling applicable to all shared accounts:

In the case of the shared accounts, the coverage ceiling established for the lei equivalent of 100,000 EUR³ shall apply separately to every depositor.

Nevertheless, the deposits existing in an account whose beneficiaries are two or more persons who are members of a profit-generating association, partnership or group of the same sort, without a legal personality, are aggregated and treated as if they were placed by one single depositor, for the calculation of the limit of 100,000 euro.

In certain cases, as they are presented below, the deposits are covered even in excess of the lei equivalent of 100,000 euro for a period of 12 months from the time when the amount was transferred into the account of the respective credit institution or from the date when the deposits may be legally transferred to another credit institution:

a) the deposits that result from real estate transactions involving real estate assets used for housing purposes;

b) deposits generated further to retirement, layoff, invalidity or demise of the depositors;

c) deposits generated by collecting insurance compensations or compensations for damages generated by criminal activities or unfair convictions.

Further information is available on [<http://www.fgdb.ro/>].

⁴ Payment of compensations

The deposit guarantee scheme responsible is the the Gurantee Fund For Banking Deposits¹ which is seated at 3, Negru Vodă St., Building A3, 2nd floor, District 3, Bucharest, postal code: 030774, tel. number 021/326.60.20, e-mail comunicare@fgdb.ro. Web page available at <http://www.fgdb.ro/>. Based on this scheme, you will have access to the due compensations (up to the lei equivalent of 100.000 euro) within 7 business days from the date when the deposits became unavailable.

If the compensation is not transferred to you within this time interval, then we do recommend you to contact the deposit guarantee scheme, because your time available for requesting the compensation may be pretty limited. Further information is available on <http://www.fgdb.ro>