

INFORMATION TEMPLATE FOR DEPOSITORS

In accordance with Article 18 of the Deposit Insurance Act
(Official Gazette 146/2020, 119/2022)

Basic information on Security Deposits	
Deposits at J&T banka d.d. are protected by:	Croatian Deposit Insurance Agency
Insurance Security Limit:	100,000 Euros per Depositor per credit institution.
If you have multiple deposits at the same credit institution:	All your deposits at the same credit institution shall be 'aggregated', and the total amount of such deposits shall be limited to 100,000 Euro.
If you have a joint account with another individual(s):	A limit of 100,000 Euro shall be applied to each individual separately.
Compensation period in the event of credit institution collapse:	Ten working days for the period until 31st December 2023 and seven working days from 1st January 2024 onwards.
Currency of compensation:	All deposits in foreign currencies shall be calculated into the official currency of Croatia, equivalent defined by the median exchange rate of the Croatian National Bank on the day of the insured event.
Contact details:	Croatian Deposit Insurance Agency, Jurišićeva 1/II 10000 Zagreb, Croatia Telephone: +385 (1) 48 13 222 Fax: +385 (1) 48 19 107 Email: haod@haod.hr
Further information:	https://www.haod.hr/en/
Additional Information:	
<p>If a deposit is unavailable because the credit institution cannot meet its financial obligations, depositors shall be paid from a deposit insurance system. These payments are guaranteed up to 100,000 Euro per credit institution. This necessitates that all deposits at a credit institution are aggregated to determine a level of coverage. For example, if a depositor has 90,000 Euros in a deposit account and 20,000 Euros in a current account, the level of coverage amounts to only 100,000 Euros.</p>	
<p>Joint accounts shall have a coverage limit of 100,000 Euro for each individual depositor.</p>	
<p>However, deposits in accounts which have two or more authorized beneficiaries who are members of a business partnership, association or another group of a similar nature who are not recognized as legal entities shall be aggregated and treated as a single depositor's funds for the purposes of calculating the coverage limit of 100,000 Euro.</p>	
<p>In some instances deposits, that represent a temporary large balance, shall receive an additional coverage limit amounting to 30,000 Euro, that is, up to and including, a total of 130,000 Euro, three months after crediting an amount or three months from the moment such deposits become legally transferrable and relate to the following types of deposits:</p> <ol style="list-style-type: none"> 1) The sale of property in which the depositor has a temporary or permanent residence, 2) Transactions relating to marriage, divorce, retirement, dismissal, disability, illness or death, or 3) Payment of insurance or damage compensation for victims of crimes or judicial errors. Additional information is available at https://www.haod.hr/en/. 	

Compensation:

The deposit insurance system is administered by the Croatian Deposit Insurance Agency, Jurišićeva 1/II, 10000 Zagreb, Croatia, telephone number: +385 (1) 48 13 222, Email: haod@haod.hr, <https://www.haod.hr/en/>. The Croatian Deposit Insurance Agency shall pay your deposits (up to 100,000 Euros) within 10 working days and, from 1st January 2024, within seven working days.

Urgent / temporary payments: if the due amounts are not available for payment within 10 working days, or 7 working days as of 1st January 2024, the Croatian Deposit Insurance Agency shall ensure that, within five working days from receipt of a request from a depositor, make appropriate amounts of funds available to cover basic living costs from any insured deposit amount.

If you do not receive payments by these deadlines, you should contact the deposit insurance system, as a period for reimbursement can expire after a certain period. Additional information is available at <https://www.haod.hr/en/>.

Other Important Information:

All depositors classified as retail or corporate are generally insured by the deposit insurance system. Exceptions for certain deposits are listed on the website of the applicable deposit insurance system. Your credit institution shall also inform, on request, as to whether certain products are insured or not. If a deposit is insured, the credit institution confirms the same through an account statement.