

### Basic information regarding the deposit protection

<b>The deposits set up at Banca Romaneasca S.A. are protected by:</b>	<b>Banking Deposits Guarantee Fund (BDGF).</b> BDGF is a statutory scheme for deposits guarantee, officially recognised in Romania
<b>Coverage threshold:</b>	EUR 100,000, RON equiv., per depositor and per credit institution. Are covered above EUR 100,000, for 12 months, the deposits resulting from: a) real estate transactions of residential purpose; b) indemnities received for retirement, dismissals, depositor; c) insurance indemnities or compensations for damages resulted from crimes or inappropriate convictions. In these cases, the guaranteed threshold is established and periodically reconsidered by NBR and published on its official site.
<b>If you have several deposits at the same credit institution:</b>	All the deposits hold at the same credit institution are gathered and the total amount is subject to the coverage threshold established to EUR 100,000, RON equivalent. Example: if a depositor holds in a saving account EUR 90,000 and in a current account EUR 20,000, he will receive the RON equivalent of EUR 100,000.
<b>If you have joint with other person(s): - Joint account is the account opened on the name of two persons, everyone having holder quality</b>	It will be applied the coverage threshold of EUR 100,000, RON equivalent separately. In the case of the deposits placed in an account whose beneficiaries are two or more persons having the quality of members of a lucrative association, association or group of the same nature without legal personality, they are gathered and treated as being held by a single depositor for determining the limit of EUR 100,000.
<b>The period of providing the compensations in case of unavailability of the deposits held to the credit institution:</b>	<b>7 working days.</b> The right of the guaranteed depositors to receive compensations will cease within 5 years from the compensation to the depositors.
<b>The compensation currency:</b>	RON
<b>Contact information Banca Romaneasca S.A.</b>	3, Arhitect Ion Mincu Street, 1 <sup>st</sup> district, Bucharest, Romania, 011356 Phone: +40 21 305 9000, email: office@brom.ro, www.banca-romaneasca.ro
<b>Contact information Banking Deposits Guarantee Fund</b>	3 Negru Vodă Street, corp A3, 2 <sup>nd</sup> floor, Bucharest, Romania, 030774 Phone.: +40 314 232 805 e-mail: office@fgdb.ro / comunicare@fgdb.ro www.fgdb.ro
<b>Further information:</b>	The payment of the compensation is made by <b>BDGF</b> , through the empowered banks, in case the bank is not able to fulfill its payment obligations according to the contractual and legal conditions applicable. The compensation = The guaranteed deposits amount + the due interest – commissions, other outstanding debts owed to the bank on the date the deposits become unavailable.
<b>Receipt of the depositor:</b>	I am aware by the above information, understand and received a copy. Date: <input type="text"/> Customer name: <input type="text"/> Signature: <input type="text"/>

**The list of deposits excluded from guarantee**

1. Deposits of a credit institution settled on its own behalf, according to the provisions of art.64 aln (2) of the Law 311/2015
2. Instruments defined as owned funds, as these are defined at art.4, aln (1) pt 118 from the E.U. Regulation 575/2013
3. Deposits resulted from transactions in connection with definitely judge decisions for conviction for crime of money laundering, according to the legislation in the area of prevention and fighting against money laundering. The assignment of the deposits in this category it made by the deposits guarantee scheme, based on the information received from the competent authorities, from the credit institution whose deposits became unavailable or from the liquidator assigned by the Court, if the case.
4. Deposits of the financial institutions, as these are defined at art.4, aln (1) pt 26 from the E.U. Regulations 575/2013.
5. Deposits of the investment companies, as these are defined at art.4, aln (1) pt 26 from the E.U. Regulations 575/2013.
6. Deposits for which the identity of the holder was not verified until the moment they become unavailable, according to the legislation in the area of prevention and fighting against money laundering.
7. Deposits of the insurers and reinsurers, as these were defined at art.2,letter A, pt.5 and 39 from the Law 32/2000 regarding the activity of insurance and insurance surveillance with the subsequent amendmets.
8. Deposits of the collective investments entities, are these were defined by the capital market legislation.
9. Deposits of the pensions funds.
10. Deposits of the central, local and regional authorities.
11. Securities as the debt issued by credit institutions and obligations stemming from the own acceptances and promissory notes.

The list of deposits exluded from guarantee is available in Bank's branches and on official site [www.banca-romaneasca.ro](http://www.banca-romaneasca.ro).

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I am aware by the above information, understand and received a copy.

Date:

Customer name:

Signature: