

Basic information about the protection schemes for Bank deposits

Deposits in Danske Bank International S.A. are protected by	Fond de Garantie des Dépôts Luxembourg (FDGL) (1.)
Limit of protection:	EUR 100 000 per depositor per credit institution (2.)
If you have several deposits at the same credit institution:	All your deposits at the same credit institution are 'aggregated' and the total is subject to the limit of EUR 100 000
If you have a joint account with other person(s):	The limit of EUR 100 000 applies to each depositor separately (3.)
Reimbursement period in case of the credit institution's failure:	7 working days
Currency of reimbursement:	Euro
Contact:	Fonds de Garantie des Dépôts Luxembourg (FGDL) 283 route d'Arlon, L - 1150 Luxembourg Postal address: L - 2860 Luxembourg info@fgdl.lu Phone : (352) 26 25 11 Fax : (352) 26 25 12 26 01
More information:	www.fgdl.lu

Depositor's acknowledgement of receipt

This document is an appendix to our Terms of Business. **When you accept the Terms of Business and begin using your account with Danske Bank International, you also confirm that you have received the information provided in this document.**

Additional Information

1. Scheme responsible for your deposit

Your deposit is covered by a contractual scheme officially recognised as a Deposit Guarantee Scheme. If the insolvency of your credit institution should occur, your deposits would be repaid up to EUR 100 000.

2. General limit of protection

If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the Deposit Guarantee Scheme. This repayment covers at maximum EUR 100 000 per credit institution. This means that all deposits at the same credit institution are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with EUR 90 000 and a current account with EUR 20 000, he or she will only be repaid EUR 100 000.

In the cases referred to in Article 171(2) of the Law of 18 December 2015 on the failure of credit institutions and certain investment firms, deposits are protected above EUR 100 000, i.e. up to EUR 2 500 000. Further information can be obtained under www.fgdl.lu.

3. Limit of protection for joint accounts

In case of joint accounts, the limit of EUR 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 and treated as if made by a single depositor for the purpose of calculating the limit of EUR 100 000.

4. Reimbursement

The responsible Deposit Guarantee Scheme in Luxembourg is Fonds de Garantie des Dépôts Luxembourg (FGDL), 283 route d'Arlon, L - 1150 Luxembourg, info@fgdl.lu, www.fgdl.lu. It will repay your guaranteed deposits within a maximum of seven working days.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be time-barred after a certain time limit. More information: www.fgdl.lu

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are covered, the credit institution shall also confirm this on the statement of account.

More information regarding reimbursements, limits of protection and exceptions for certain deposits is available on www.fgdl.lu, the website of the responsible Deposit Guarantee Scheme. Please do not hesitate to contact your Relationship Manager directly for further information.