

Information for depositor - Protection of deposits

Account Data	
Account Name:	
Account ID:	
General Information on the protection of deposits	
Deposits in Kathrein Privatbank Aktiengesellschaft are protected by:	Österreichische Raiffeisen-Sicherungseinrichtung eGen. (1)
Limit of protection:	EUR 100 000 per depositor per credit institution (2)
If you have more 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 (2)
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 credit institution's failure:	7 working days (4)
Currency of reimbursement:	Euro
Contact data:	Österreichische Raiffeisen-Sicherungseinrichtung eGen, Am Stadtpark 9, 1030 Wien, Tel 01/717070, office@raiffeisen-einlagensicherung.at
More information:	www.raiffeisen-einlagensicherung.at
Acknowledgement of the Depositor(s)	
_____	_____
Date	Signature of (all) Account Holder(s)
Additional Information	
<p>1) Scheme responsible for the protection of your deposit Your deposit is covered by a statutory Deposit Guarantee Scheme. In addition, your credit institution is part of an Institutional Protection Scheme in which all members mutually support each other in order to avoid insolvency. If insolvency should occur, your deposits would be repaid up to EUR 100 000 by the Deposit Guarantee Scheme.</p> <p>(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 a 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. The maximum amount always refers to one credit institution (even if it operates under different trademarks).</p> <p>In some cases (when deposits resulting from real estate transactions relating to private residential properties, or deposits that serve social purposes laid down in national law and are linked to particular life events of a depositor such as marriage, divorce, retirement, dismissal, redundancy, invalidity or death or deposits that are based on the on the payment of insurance benefits or compensation for criminal injuries or wrongful conviction and the case occurs within twelve months after the amount has been credited or from the moment when such deposits become legally transferable) deposits are protected above EUR 100 000 on depositors request up to an amount of EUR 500 000.</p>	

In cases deposits are protected above EUR 100 000 it requires a separate depositor's request to the Deposit Guarantee Scheme within twelve months.

If accounts were maintained in a currency different from euro, the average exchange rate used for the calculation of the repayable amount shall be that of the date on which the case occurs.

(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.

Further information can be available at www.raiffeisen-einlagensicherung.at

(4) Reimbursement

The responsible Deposit Guarantee Scheme is Österreichische Raiffeisen-Sicherungseinrichtung eGen, Am Stadtpark 9, 1030 Wien, Tel 01/717070, office@raiffeisen-einlagensicherung.at

It will repay your deposits (up to EUR 100 000) within 7 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 barred after a certain time limit. Further information can be obtained at www.raiffeisen-einlagensicherung.at

Further 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.

No repayment of deposits up to EUR 100 000 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.

No repayment of deposits shall be made where there are liabilities of the depositor to the credit institution are taken into account when calculating the repayable amount where they have fallen due on or before the date of the protection case.