



INFORMATION ON THE PROTECTION OF ELIGIBLE DEPOSITS AT BANKS AND SAVINGS BANKS

Pursuant to the Deposit Guarantee Scheme Act (ZSJV)

**your deposit in a bank or a savings bank with the head office in the Republic of Slovenia
is covered by the deposit guarantee scheme
up to the amount of EUR 100.000.**

The calculation of the eligible deposits covered by the scheme of an individual natural or legal person takes into account the depositor's aggregated credit balances in euro and in foreign currencies held at a bank or savings bank at the reference date for the calculation of the amount repayable under the deposit guarantee scheme (the day of the publication of the decision of Banka Slovenije that deposits have become unavailable on the website of the of the Agency of the Republic of Slovenia for Public Legal Records and Related Services (AJPES)), which comprises the claims of that person on a bank or a savings bank based on a current account contract, savings deposit contract, cash deposit contract and other credit balances.

Your deposit covered by the deposit guarantee scheme (DGS) held at a bank or a savings bank with the head office in the Republic of Slovenia will be repaid within seven working days* of the reference date for the calculation of the amount repayable under the DGS at the bank repaying depositors to be designated by Banka Slovenije. The covered deposits denominated in foreign currencies shall be repaid in euro in the counter value at the exchange rate published by Banka Slovenije in effect on the reference date for the calculation of the amount repayable.

Your deposit will not be covered by the DGS if it falls inside the scope of:

1. Deposits registered to bearer including deposits for which the bank has not obtained the mandatory information for the identification of the de facto beneficial owner by the reference date for the calculation of the amount repayable under the DGS;
2. Deposits made by banks and investment firms and other financial institutions on their own behalf and for their own account;
3. Deposits made by insurance undertakings, reinsurance undertakings and insurance holdings;
4. Deposits made by collective investment undertakings, including investment undertakings of the closed-end type;
5. Deposits made by pension funds and pension companies;
6. Deposits made by governments and central banks and deposits by entities that are direct or indirect users of the central government budget;
7. Deposits made by local communities and deposits by direct and indirect users of the local community budgets.

The list of banks and savings banks with head office in the Republic of Slovenia has been published on the website of Banka Slovenije www.bsi.si.

Deposits placed with the banks from the member states of the European Economic Area (EEA), which provide banking services in the Republic of Slovenia through a branch or directly, are covered under the deposit guarantee scheme in the Member State in which the bank has its head office. The list of those banks has also been published on the website of Banka Slovenije.

Further information is available at your bank from your personal banker or the branch manager and/or on the website of Banka Slovenije www.bsi.si – Deposit Guarantee Scheme.

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ZBS¹ Združenje bank Slovenije

Effective from 12 April 2016.

* The seven-day reimbursement period shall enter into force on 1 January 2024 with the deadline shortened during the transition period until 31 December 2023 from 20 working days to seven working days as follows: until 31 December 2018 to do 20 working days; from 1 January 2019 to 31 December 2020 up to 15 working days; from 1 January 2021 up to 31 December 2023 up to 10 working days.