

Depositor Information Form

Regulations 12 and 29

Basic information about the protection of your eligible deposits	
Eligible deposits in Danske Bank A/S, Irish Branch are protected by:	The Danish Guarantee Fund (Garantiformuen) ⁽¹⁾
Limit of protection:	€100,000 per depositor per credit institution ⁽²⁾ The following trademarks are part of your credit institution: <ul style="list-style-type: none"> • Danske Bank Markets • Danske Bank Corporates & Institutions
If you have more eligible 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 €100,000 ⁽²⁾
If you have a joint account with other person(s):	The limit of €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
To contact Danske Bank A/S, Irish Branch for enquiries relating to your account:	Danske Bank A/S 3 Harbourmaster Place IFSC D01 K8F1 Dublin Email: corporate@danskebank.ie
To contact the Deposit Guarantee Schemes for further information on compensation:	Garantiformuen Kalvebod Brygge 43 1560 Copenhagen Denmark Telephone:(+45)33146245 Email: gii@gii.dk
More information:	http://www.gii.dk
Acknowledgement of receipt by the depositor:	

Additional information (all or some of the below)

(1) Scheme responsible for the protection of your eligible deposit

Your deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency should occur, your eligible deposits would be repaid up to €100,000.

(2) General limit of protection

If a covered 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 a maximum of €100,000 per credit institution.

This means that all eligible 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 €90,000 and a current account with €20,000, he or she will only be repaid €100,000.

This method will also be applied if a credit institution operates under different trademarks. Danske Bank A/S also trades under Danske Bank Markets and Danske Bank Corporates & Institutions. This means that all eligible deposits with one or more of these trademarks are in total covered up to €100,000.

(3) Limit of protection for joint accounts

In case of joint accounts, the limit of €100,000 applies to each depositor.

However, deposits in an account to which 2 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 €100,000.

In some cases, as set out below, deposits are protected above €100,000.

- Deposits resulting from transactions relating to real property are covered up to an amount equal to €10,000,000 million for a period of up to 12 months from the date the amount was deposited if the real property was used or is intended mainly for non-commercial purposes.
- Deposits that have a social purpose pursuant to legislation and are linked to special life events such as marriage, divorce or disability are covered up to an amount equal to €50,000 for a period of up to six months from the date the amount was deposited.
- Deposits resulting from damages or compensation pursuant to legislation for damage or injury resulting from a criminal act or miscarriage of justice are covered up to an amount equal to €50,000 for a period of up to six months from the date the amount was deposited.

More information can be obtained under www.gii.dk.

(4) Reimbursement

The responsible deposit guarantee scheme is The Danish Guarantee Fund (Garnantiformuen), Kalvebod Brygge 43, 1560 Copenhagen, Denmark Telephone: (+45) 33 14 62 45; Email: gii@gii.dk. It will repay your eligible deposits (up to €100,000) within 7 working days save where specific exceptions apply.

If you have not been repaid within these deadlines, you should contact the deposit guarantee scheme. Further information can be obtained under <http://www.gii.dk>

Other important information

In general, all retail depositors and businesses are covered by the 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 eligible, the credit institution shall also confirm this on the statement of account.