

## BASIC INFORMATION ON STATE-GUARANTEED DEPOSIT PROTECTION

Guaranteed compensation for deposits with a credit institution	Your deposit protection is guaranteed by a deposit guarantee scheme established under the Deposit Guarantee Law. If there were unavailability of deposits with a credit institution, your deposits of up to EUR 100,000 would be repaid by the Deposit Guarantee Fund.
Maximum amount of guaranteed compensation and deposits for which guaranteed compensation is not paid	The maximum amount of guaranteed compensation is EUR 100,000 per depositor of a credit institution. Guaranteed compensation is paid in EUR. The disbursement of guaranteed compensation in accordance with Section 23 of the Deposit Guarantee Law is not performed for the following deposits: 1) deposits of credit institutions and credit unions; 2) deposits of financial institutions; 3) deposits of such local governments, where the annual budget exceeds EUR 500,000, and institutions of direct administration; 4) deposits related to money laundering or to be recognized as proceeds of crime, if a conviction has entered into effect; 5) deposits the depositor of which has not been identified as a customer in accordance with the provisions of the Law on the Prevention of Money Laundering and Terrorism and Proliferation Financing; 6) deposits which, in accordance with Articles 51 and 62 of Regulation (EU) No. 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and amending Regulation (EU) No. 648/2012, constitute the own funds of the attractor of deposits, including the depreciated part thereof in accordance with Article 64 of that Regulation; 7) deposits of insurance and reinsurance undertakings; 8) deposits of investment brokerage companies; 9) deposits of investment management companies; 10) deposits of private pension funds; 11) deposits of alternative investment fund managers; 12) debt securities issued by a credit institution, as well as liabilities arising from its bills, including bills of exchange; 13) deposits, if no transactions have been performed with them within the last two years from the date of occurrence of unavailability of deposits, and the value of which is less than EUR 10.
Maximum amount of additional guaranteed compensation	In addition to the maximum guaranteed compensation in the amount of EUR 100,000, the depositor has the right to receive guaranteed compensation of up to EUR 200,000, subject to the types and conditions of deposits referred to in Section 4 of the Deposit Guarantee Law.
Calculation of guaranteed compensation when there are several deposits with a credit institution	All your deposits with the credit institution are summed up, and the maximum amount of guaranteed compensation is applied to the total amount - EUR 100,000.
Calculation of guaranteed compensation in case of joint deposit with other person(s)	The guaranteed compensation for the joint deposit is paid to each person who made the joint deposit in the amount of a maximum of EUR 100,000. The amount of guaranteed compensation shall be determined by taking into account the share of each person making the joint deposit in the joint deposit specified in the agreement concluded with the attractor of deposits. If each person's share in the joint deposit has not been determined, the joint deposit shall be divided into equal shares and the amount of the guaranteed compensation of each person shall be determined taking into account this equal share.
Obligations of the depositor in relation to the management of funds due to another person	If a depositor manages funds due to another person in a credit institution, a person who can prove his or her right to claim on the funds managed by the depositor has the right to receive guaranteed compensation, provided that the credit institution or - in the case referred to in Section 5.1, Paragraph two of the Deposit Guarantee Law - the depositor has identified this person or can be identified before the date of occurrence of unavailability of deposits. A depositor who ensures the management of funds due to another person in the attractor of deposits is obliged to inform the attractor of deposits that it ensures the management of funds due to another person, the identification of this person and the accounting of funds due to him.
Commencement of disbursement of guaranteed compensation in case of deposit unavailability	The disbursement of the guaranteed compensation shall be made for five years from the date of occurrence of unavailability of deposits or from the day when the circumstances that are the basis for the postponement of the disbursement of the guaranteed compensation specified in Section 27, Paragraph one of the Deposit Guarantee Law have ceased to exist. The guaranteed compensation shall be available no later than within seven working days after the day when the unavailability of deposits occurred. The Bank of Latvia shall decide on the type, procedures, time and place of disbursement of the guaranteed compensation and shall publish this information in the official gazette Latvijas Vēstnesis, as well as post it on the website established by the Bank of Latvia.
Payment of guaranteed compensation to minors	Payment of guaranteed compensation for the deposit of a minor shall take place in accordance with the provisions of Section 5, Paragraph four of the Deposit Guarantee Law.
Information on the possibility of netting liabilities on claims	When calculating the guaranteed compensation due to the depositor, account is taken of the depositor's obligations to the credit institution, the due date of which will occur by the date or on which the unavailability of deposits occurs, being extinguished as a set-off.
Contact information and website	Deposit Guarantee Fund: Bank of Latvia, K. Valdemara street 2A, Riga, LV-1050, tel. 67022300, website: www.bank.lv.
Confirmation of receipt of information by the depositor	I confirm with my signature that the Bank has provided me with the opportunity to get acquainted with the <u>Basic Information on Deposit Protection</u> , which was available to me on the website <a href="https://industria.finance/">https://industria.finance/</a> and at the Bank's customer service locations before signing this document; I have read the mentioned document.

### INFORMATION ON CUSTOMER

#### CUSTOMER CODE

Name/ Name, surname \_\_\_\_\_

Registration number / Personal identity number (or date of birth) \_\_\_\_\_

Signature of the Customer/Customer's representative:

\_\_\_\_\_  
(signature)

\_\_\_\_\_  
(name, surname)

\_\_\_\_\_  
(date)