

Basic information on deposit insurance

1. Deposits in OTP banka d.d. are insured by:

Croatian Agency For Deposit Insurance

2. Insurance limit:

100,000 euro per depositor in a credit institution, in kuna equivalent according to the mean exchange rate of the Croatian National Bank valid on the day of occurrence of the insured event.

3. If you have more deposits in a single credit institution:

All of your deposits in a single credit institution are "aggregated", and the total amount is limited to 100,000 euro in kuna equivalent according to the mean exchange rate of the Croatian National Bank valid on the day of occurrence of the insured event.

4. If you have a shared account with another person / other persons:

Limit of 100,000 euro per depositor in a credit institution, in kuna equivalent according to the mean exchange rate of the Croatian National Bank valid on the day of occurrence of the insured event applies to every depositor individually.

5. Period of compensation in case the credit institution collapses:

10 business days in the period from January 1st 2021 to December 31st 2023

7 business days on and after January 1st 2024

6. Currency of compensation

HRK

All deposits in foreign currencies are calculated in kuna equivalent according to the mean exchange rate of the Croatian National Bank valid on the day of occurrence of the insured event.

7. Contact

Croatian Agency For Deposit Insurance

Jurišićeva 1/II 10000 Zagreb, Hrvatska

Phone: +385 (1) 48 13 222

Fax: +385 (1) 48 19 107

E-mail: dab@dab.hr

8. More information

<http://www.dab.hr/>

9. Acknowledgement of receipt by the depositor:

10. Additional information

If a deposit is unavailable because a credit institution cannot meet its financial obligations, depositors are paid from the deposit insurance system. This payment covers a maximum of 100,000 euro per credit institution. This means that all of your deposits in a single credit institutions are added up in order to determine the level of coverage. For example, if a depositor has 90,000 euro on a savings account and 20,000 euro on a current account, he/she will be paid only 100,000 euro. In cases of shared accounts, the limit of 100,000 euro applies to every individual depositor.

However, deposits on accounts over which two or more persons hold the right, as members of a business partnership, association or an affiliation of a similar nature with no legal personality are aggregated and treated as a single depositor's funds for the purpose of calculating the limit of 100,000 euro in kuna equivalent according to the mean exchange rate of the Croatian National Bank valid on the day of occurrence of the insured event.

In certain cases deposits serving as a temporary high balance are insured for the additional amount of 30,000 euro in kuna equivalent according to the mean exchange rate of the Croatian National Bank, i.e. up to and including the total amount of 130,000 euro in kuna equivalent according to the mean exchange rate of the Croatian National Bank, three months after booking the amount or three months after the moment when such deposits become legally transferable, and refer to deposits:

1. from selling a real estate in which the depositor had domicile or residence
2. from transactions related to the events of marriage, divorce, retirement, lay off, disability, illness, and death, or
3. based on payments of insurance compensation or of damages for victims of a crime or victims juridical errors. Additional information can be found at <http://www.dab.hr/>

11. Compensation

Deposit insurance system is managed by the Croatian Agency for Deposit Insurance, Jurišićeva 1/II, 10000 Zagreb, Croatia, phone number: +385 1/ 48 13 222, e-mail: dab@dab.hr, <http://www.dab.hr/>. Croatian Agency for Deposit Insurance will pay your deposits (up to the amount of 100,000 euro in kuna equivalent according to the mean exchange rate of the Croatian National Bank valid on the day of occurrence of the insured event) within the period of ten business days at the latest, and starting from January 1st 2024 within seven business days.

Urgent/temporary payment: if the amount or amounts which need to be paid are not available within the period of ten business days, i.e. seven business days starting from January 1st 2024, the Agency is obligated to make sure that within five business days from receiving a depositor's request an appropriate amount of funds that should cover the essential living expenses is made available to the depositor out of the amount of his/her insured deposits.

If you do not receive your payment within these deadlines, you should contact the deposit insurance system because the period for claiming compensation can expire after a certain deadline. Additional information is available at <http://www.dab.hr/>.

12. Other important information

All depositors belonging to retail or business portfolios are, in principle, insured through the deposit insurance system. The exceptions for certain deposits are listed on the website of the deposit insurance system. At your request, your credit institution will also inform you about particular products being insured or not. If deposits are insured, the credit institution also confirms it on the account statement.