

DEPOSITORS' NEWSLETTER

General Deposit Protection Information

Deposits with Eurobank Bulgaria AD are protected by:	Bulgarian Deposit Insurance Fund (BDIF)
Limit of deposit protection:	BGN 196,000 per depositor with a single bank
In case you have more than one deposit with a single bank:	All your deposits with a single bank will be "summed up" and the deposit protection rule for amounts up to BGN 196,000 will be applied to the total sum ¹ Error! Reference source not found.
In case you have a joint account with other person(s):	The limit of protection to BGN 196,000 will be applied to each depositor separately ²
Deadline for deposits repayment in case of a bank's insolvency:	7 working days ³
Currency unit of repayment:	Bulgarian leva (BGN)
Contact details:	Bulgarian Deposit Insurance Fund (BDIF): Address: Bulgaria, 1606 Sofia, 27, Vladaiska Str., Tel: +359 2 953 1217, Fax: +359 2 952 1100, e-mail: contact@dif.bg , URL: http://dif.bg
Further information is available at:	www.dif.bg
Receipt acknowledged by the depositor:	<i>(Depositor's full name and signatures)</i>

¹. In case a certain deposit is unavailable due to the bank's inability to meet its financial obligations the Bulgarian Deposit Insurance Fund will repay the deposits to their depositors. The maximum amount to be repaid is BGN 196,000 per depositor with a single bank. This means that all deposit amounts with the bank will be summed up in order to determine the amount of the protection. For example, in case a depositor holds a saving account with balance at the amount of BGN 180,000 and a current account with balance at the amount of BGN 40,000 he/she will receive repayment only at the amount of BGN 196,000.

². In case of joint accounts the protection limit of BGN 196,000 shall be applied to each depositor separately. More information is available at the website of Bulgarian Deposit Insurance Fund: www.dif.bg

³. Repayment of guaranteed amounts: The compulsory deposit guarantee scheme is the Bulgarian Deposit Insurance Fund (BDIF), 27, Vladaiska Str., 1606 Sofia, Tel: +359 2 953 1217, Fax: +359 2 952 1100, e-mail: contact@dif.bg, URL: <http://dif.bg>. BDIF will begin repaying your deposits up to BGN 196,000 seven working days at the latest from the date of the issuance of the act under Article 20, paragraph 1 of the Law on Bank Deposits Guarantee.

Other important information

In general, all depositors (both individuals and legal entities) are protected by the deposit guarantee schemes. Exceptions for certain deposits are stated at the website of the obliged deposit guarantee scheme. Upon request your bank will inform you whether certain products are covered or not. If deposits are covered the bank will also confirm this on the statement of the account.