

Depositor Information Sheet

Basic information on the protection of deposits	
Deposits in UniCredit Bank Austria AG are protected by:	Einlagensicherung AUSTRIA Ges.m.b.H. (ESA) (1)
Limit of protection:	EUR 100 000 per depositor per credit institution (2)
If you have more 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 EUR 100 000 (2)
If you have a joint account with other person(s):	The limit of EUR 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
Contact:	Wipplingerstraße 34/4/DG4, A-1010 Vienna, +43 (1) 533 98 03-0, office@einlagensicherung.at
More information:	www.einlagensicherung.at
Acknowledgement of receipt by the depositor:	
Additional information	
<p>(1) Deposit Guarantee Scheme responsible for the protection of your deposit:</p> <p>Your deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency should occur, your deposits will be repaid up to EUR 100 000 by the Deposit Guarantee Scheme.</p>	
<p>(2) General limit of protection:</p> <p>If a 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 EUR 100 000 per credit institution. This means that all 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 EUR 90 000 and a current account with EUR 20 000, he or she will only be repaid EUR 100 000. If accounts are maintained in a currency other than Euro, the mid exchange rate of the day on which the protection comes into effect will be used for the calculation of the refundable amount.</p>	
<p>(3) Limit of protection for joint accounts:</p> <p>In case of joint accounts, the limit of EUR 100 000 applies to each depositor. However, deposits in an account to which two 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 EUR 100 000. In some cases (deposits arising from residential housing transactions or serving social purposes laid down in the law and linked to particular life events of a depositor such as marriage, divorce, retirement, dismissal, redundancy, invalidity or death, or based on the payment of insurance benefits or compensation for criminal injuries or wrongful conviction, and the case to which protection applies arises within 12 months after the amount has been credited or from the moment when such deposits become legally transferrable), deposits are protected above EUR 100,000. More information is available at www.einlagensicherung.at.</p>	

(4) Reimbursement:

The responsible Deposit Guarantee Scheme is Einlagensicherung AUSTRIA Ges.m.b.H. (ESA), Wipplingerstraße 34/4/DG4, A-1010 Vienna, +43 (1) 5339803-0, office@einlagensicherung.at, www.einlagensicherung.at.

Your deposits will be reimbursed (up to EUR 100 000) within seven working days.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme, since the time to claim reimbursement may be barred after a certain time limit.

More information is available at www.einlagensicherung.at.

Other important information:

In general, all retail depositors and businesses are covered by 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.

Excluded from deposit guarantee are for example deposits of credit institutions, investment firms, financial institutions, government agencies, among others. A list of exemptions from deposit guarantee can be found in Art 10 Deposit Guarantee and Investor Compensation Act (ESAEG).

In cases in which deposits are protected above EUR 100 000, a special request must be submitted by depositors to the Deposit Guarantee Scheme, generally within 12 months of the circumstances arising in which protection applies.

When calculating the amount of covered deposits eligible deposits shall not be taken into account, where liabilities of the depositor also exist towards the credit institution, which are offset pursuant to legal or contractual provisions and which were due prior to or at latest at the point at which the pay-out event occurred.

For joint accounts the eligible deposits will be equally shared among the depositors if protection takes effect, unless the depositors of the joint account have transmitted in written form particular rules concerning the distribution of the deposits to the credit institution before the insured event occurred.

No repayments shall be made of covered deposits if there has been no transaction in connection with a deposit in the last 24 months prior to the occurrence of a guarantee case and the value of the deposit is lower than the administrative costs that would be incurred by the Deposit Guarantee Scheme in case of a payout.

Additional information on deposit guarantee and investor compensation is available online at depositguarantee.bankaustria.at.

Moreover, we point to the provisions of the Deposit Guarantee and Investor Compensation Act (ESAEG) and the relevant provisions of the Austrian Banking Act (BWG), which we place at your disposal if desired.

Information on investor compensation

Pursuant to an EU Directive, in Austria implemented in the Deposit Guarantee and Investor Compensation Act (ESAEG), every credit institution in Austria which provides securities services which are subject to a guarantee scheme, is under a statutory obligation to belong to a guarantee facility.

As an Austrian bank, Bank Austria is subject without restriction to the Austrian provisions governing the investor compensation (ESAEG). Bank Austria is member of the statutory guarantee facility Einlagensicherung AUSTRIA Ges.m.b.H. (ESA).

Austrian law requires custodian banks to return securities to investors.

Any monetary claims arising under the investor compensation scheme are guaranteed up to maximum amount of EUR 20,000 both for natural persons and non-natural persons. However, the compensation scheme's cover obligation for claims of creditors which are not natural persons is limited to 90% of the claim from securities per investor.

Deposit guarantee versus investor compensation:

All kinds of deposits/balances credited to interest-bearing or non-interest-bearing accounts with credit institutions (such as balances held in salary accounts, savings accounts, fixed-term deposits, etc.) are subject to the deposit guarantee scheme – even if they are return flows from securities (dividends, sales proceeds, redemption, etc.).

Exemptions from investor compensation scheme:

Please find below a simplified version of exemptions from coverage. The legal text of § 47 para 2 ESAEG applies.

The following claims are excluded from coverage by the scheme:

- Claims not denominated in Euros, Swiss francs or another currency of an EEA Member State (all EU countries, Iceland, Liechtenstein and Norway).
- Debt securities issued by the credit institution (such as bonds issued by housing banks (Wohnbaubank-Anleihen), cash market bonds (Kassenobligationen), mortgage bonds (Pfandbriefe), etc.). They will be serviced in the bankruptcy proceedings of the issuing bank according to the terms of issue (they may be serviced preferentially out of isolated cover funds, such as mortgage bonds, or with the dividend in

bankruptcy, or they are considered subordinate and can only be serviced after other non-subordinated creditors are satisfied).

- Claims of companies which qualify as large corporations as defined in § 221 (3) of the Austrian Companies Act (UGB).
- Claims of individuals linked to the credit institution, such as members of the board, of the supervisory board, personally liable partners, auditors of the bank and individuals holding at least 5% of the bank's capital, even if such individuals, by virtue of their office, work for affiliated undertakings of the bank (save insignificant participating interests). Moreover close relatives of individuals linked to the credit institution, as well as third parties, are excluded from compensation scheme if the close relative or third party acts for the account of individuals linked to the credit institution.
- Claims of other companies which are affiliated undertakings (§ 244 UGB) of the credit institution.
- Claims for which the credit institution granted the depositor, or the party entitled to a claim, interest rates or other financial benefits on an individual basis which contributed to the deterioration of the financial situation of the credit institution.
- Claims connected with money laundering.
- Claims of credit or financial institutions or investment firms, as well as of institutional investors, such as insurance companies, investment companies (funds), pension and retirement income provision funds, etc.
- Claims of federal, regional and local governments, and of comparable territorial authorities abroad.

Additional information on deposit guarantee and investor compensation is available online at depositguarantee.bankaustria.at.

Moreover, we point to the provisions of the Deposit Guarantee and Investor Compensation Act which we place at your disposal if desired.

The foregoing English translation is provided for your convenience only. In the event of discrepancies the German original text shall prevail over the English.