



Information sheet Deposit Guarantee Scheme (DGS)

Information about the protection of deposits

Deposits in DHB Bank N.V. are protected by

The Dutch Deposit Guarantee, executed by De Nederlandsche Bank N.V. (Dutch Central Bank) (DNB) ¹⁾.

Limit of protection

€100.000 per depositor per credit institution ²⁾. The following trademarks are part of your credit institution: DHB Bank N.V., DHB Bank, Demir-Halk Bank (Nederland).

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 €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.

Contact regarding bank-specific questions and product conditions

You can contact us at +31 10 4406688 on working days between 09:00 and 17:15 or by emailing sparen@dhbbank.com.

Contact regarding Dutch Deposit Guarantee

De Nederlandsche Bank N.V., PO Box 98, 1000 AB Amsterdam
Available by telephone on working days from 9:00 to 15:30,
from the Netherlands: 0800 0201068; from abroad: + 31 20 524 9111
info@dnb.nl
www.depositogarantiestelsel.nl

Additional information

In general, all retail depositors and businesses are covered by the Dutch Deposit Guarantee Scheme. Exceptions for certain deposits are stated on the website of the responsible Dutch Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are covered, the credit institution shall also confirm this on the statement of account.

For more information, please visit your own bank's website or www.depositgarantiestelsel.nl.

The content of this Information Sheet is not exhaustive and no rights can be derived from it.

Footnotes

- 1 Scheme responsible for the protection of your deposit: Your deposit is covered by the Dutch Deposit Guarantee. If insolvency of your credit institution should occur, your deposits would be repaid up to €100.000.
- 2 General limit of protection: If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the Dutch Deposit Guarantee. This repayment covers at maximum €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 €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.

The DHB Bank N.V. also trades under DHB Bank, Demir-Halk Bank (Nederland) (including branches in the European Union). This means that all deposits with one or more of these trademarks are in total covered up to €100.000.

In some cases, deposits over €100,000 are protected by the Dutch Deposit Guarantee Scheme. In that case, an additional protection of up to €500,000 per account holder per bank, on top of the standard protection of €100,000, applies for six months after the deposit concerned. For example, in the event that at the time of your bank's bankruptcy, you hold a balance directly related to the purchase or sale of a private owner-occupied home. This temporarily increased protection also applies to balances arising from a number of specific events such as the payment of a pension, disability benefit or severance pay, the dissolution of a marriage or registered partnership, an insurance payment or compensation for damages arising from criminal activity or a wrongful conviction. The temporarily increased protection only applies to natural persons, not legal entities.

- 3 Limit of protection for joint accounts: In case of joint accounts, the limit of €100.000 applies to each depositor.
- 4 Repayment: The responsible deposit guarantee scheme is the Dutch Deposit Guarantee operated by De Nederlandsche Bank N.V. (DNB); Within 7 working days, you can have your compensation paid into a bank account at another bank.
Account holders who want to claim the Dutch Deposit Guarantee have five years to claim their money.