

Depositor Information Form

Deposits with Haitong Bank, S.A. are protected by:	Deposit Guarantee Fund ⁽¹⁾
Protection limit:	<p>€100,000 per depositor and per credit institution. ⁽²⁾</p> <p>Deposit balances denominated in foreign currency will be converted into Euros, for repayment purposes, at the exchange rate of the date of unavailability of the deposits.</p>
If you have more deposits at the same credit institution:	All deposits at the same institution are "aggregated" and are subject to the total limit of €100,000. ⁽²⁾
If you have a collective account with other person(s):	The €100,000 limit applies separately to each depositor. ⁽³⁾
Repayment term in case of insolvency of the credit institution:	<ul style="list-style-type: none"> • 10 working days (from the date of unavailability of deposits) from 1 January 2021 to 31 December 2023; • 7 business days from 1 January 2024 from the date of the unavailability of deposits. ⁽⁴⁾
Currency of repayment:	Euro
Contact:	<p>Deposit Guarantee Fund</p> <p>Av. da República, 57 – 8.º, 1050-189 Lisboa - Portugal</p> <p>Phone: +351 21 313 01 99</p> <p>E-mail: geral@fgd.pt</p>
More information:	fgd.pt

ADDITIONAL INFORMATION

- (1) Scheme responsible for protecting your deposit: your deposit is covered by a contractual scheme officially recognised as a Deposit Guarantee Scheme. In case of insolvency of your credit institution, your deposits will be reimbursed by the Deposit Guarantee Scheme up to a maximum of €100,000.
- (2) Protection general limit: if a deposit is unavailable because the credit institution cannot meet its financial obligations, depositors are reimbursed through a Deposit Guarantee Scheme. The reimbursement covers a maximum amount of €100,000 per credit institution. This means that all deposits with the same credit institution are added together to determine the coverage level. If, for instance, the depositor holds a savings account with a balance of €90,000 and a current account with a balance of €20,000, he/she will only be reimbursed for the amount of €100,000.
- (3) Protection limit for collective accounts: in the case of collective accounts, the €100,000 limit applies to each depositor. However, deposits in an account to which two or more persons have access 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 €100,000 limit. In certain cases, deposits are protected above €100,000. The limit does not apply to the following deposits for a period of one year from the date on which the amount has been credited to the respective account: a) Deposits arising from real estate transactions involving private residential urban buildings; b) Deposits for social purposes, as determined in a specific regulation; c) Deposits the amount of which results from the payment of insurance benefits or compensation for damages resulting from the commission of a crime or wrongful conviction. More information is available at fgd.co.uk.
- (4) Reimbursement: The entity responsible for the deposit guarantee scheme is the Deposit Guarantee Fund.
Address: Av. da República, 57 – 8.º, 1050-189 Lisboa, Portugal
Phone no. +351 21 313 01 99, E-mail: geral@fgd.pt / Website: fgd.pt.

Other important information

In general, private depositors and companies are covered by the Deposit Guarantee Scheme. Exceptions for certain deposits are stated on the website of the 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 will also confirm such coverage on the account statements.