

<b>INFORMATION BULLETIN FOR DEPOSITORS</b>	
<b>Basic information about deposit protection</b>	
The deposits in ProCredit Bank Bulgaria EAD are protected by:	Bulgarian Deposit Insurance Fund (BDIF)
Guaranteed amount:	BGN 196,000 per depositor per credit institution
If you have more than one deposit account in the Bank:	All your deposits at the same credit institution are aggregated and the total is subject to the limit of BGN 196,000 <sup>1</sup>
If you have a joint account with other person(s):	The limit of BGN 196,000 applies to each depositor separately <sup>2</sup>
Reimbursement period in the event of the credit institution's failure:	7 working days <sup>3</sup>
Currency of reimbursement:	The protected amounts are reimbursed in Bulgarian lev.
Contact:	Bulgarian Deposit Insurance Fund (BDIF) 27 Vladayska Str, Sofia 1606 Phone: +35929531217, +35929531318, Fax: +35929521100 e-mail: <a href="mailto:contact@dif.bg">contact@dif.bg</a> , URL: <a href="http://dif.bg">http://dif.bg</a>
For more information:	<a href="http://www.dif.bg">www.dif.bg</a>
Confirmation on the part of the client:	

<sup>1</sup> If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the BDIF. This repayment covers at maximum BGN 196,000 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 containing BGN 180,000 and a current account containing BGN 40,000, he or she will only be repaid BGN 196,000.

<sup>2</sup> In the case of joint accounts, the limit of BGN 196,000 applies to each depositor. More information can be obtained on the BDIF's website: [www.dif.bg](http://www.dif.bg)

<sup>3</sup> Payment of protected amounts.

The responsible Deposit Guarantee Scheme is:

Bulgarian Deposit Insurance Fund (BDIF)  
27 Vladayska Str, Sofia 1606  
Phone: +35929531217, +35929531318, Fax +35929521100  
e-mail: [contact@dif.bg](mailto:contact@dif.bg), URL: <http://dif.bg>

The BDIF will repay your deposits up to BGN 196,000 within 7 working days from the issuing date of the Act according to Art.20, Par.1 of the Law on Bank Deposit Guarantee.

#### 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 as to whether certain products are covered or not. If deposits are covered, the credit institution shall also confirm this on the statement of account.