



Basic Information about the protection of deposits	
Deposits held at DHB Bank N.V. are protected by	The Dutch statutory Deposit Guarantee Scheme, administered by De Nederlandsche Bank N.V. (DNB) ¹ .
Limit of Protection	EUR100.000 per account holder per bank ² .
If you have multiple accounts with the same bank	All your deposits at the same bank are aggregated and the EUR100.000 limit is applied to the total ² .
If you have a joint account with others	The EUR100.00 limit is applicable to each account holder separately ³ .
Term for refund if a bank can no longer meet its obligations	7 business days ⁴ .
Currency of repayment	Euro.
Contact	De Nederlandsche Bank N.V. PO box 98 1000 AB Amsterdam visiting address: Spaklerweg 4 1096 BA Amsterdam telephone (on business days from 9am to 5pm): from the Netherlands: 0800 020 1068 from outside the Netherlands: + 31 205249111 email: info@dnb.nl
More Information	www.depositogarantie.nl

Additional information

Other important information: In general, all personal account holders and businesses fall within the deposit guarantee scheme. Certain deposits are excluded. These are mentioned on the website of the responsible deposit guarantee scheme. Your bank will also inform you on request whether certain products are covered or not. If an account is covered, the bank will also confirm this on the account statement.

¹ Your deposits are covered by the Dutch statutory Deposit Guarantee Scheme. If your bank goes bankrupt, your deposits are refunded up to EUR100.000.

² **General limit of protection:** If a deposit is not available to the account holder because a bank is unable to meet its financial obligations, depositors are repaid by the Dutch Deposit Guarantee Scheme. This repayment covers at maximum EUR100.000 per bank. This means that all deposits at the same bank are aggregated in order to determine amount covered. If, for instance, an account holder has EUR90.000 in savings account and EUR20.000 in a payment account, he or she will only be refunded EUR100.000.

³ **Protection limit for joint accounts:** With joint accounts, the EUR100.000 limit applies to each account holder separately. If, at the time of bank's bankruptcy, you held a deposit that was directly related to the sale or purchase of a private owner-occupied home, this deposit is protected under the deposit guarantee scheme for a three-month period after the amount was deposited up to an additional EUR500.000. Further information can be found at: www.depositogarantie.nl.

⁴ **Refund:** The responsible Deposit Guarantee Scheme is the Dutch statutory Deposit Guarantee Scheme that is administered by:

De Nederlandsche Bank N.V.
PO box 98
1000 AB Amsterdam.

visiting address:

Spaklerweg 4
1096 BA Amsterdam

Telephone (on business days from 9:00am to 5pm): from the Netherlands: 0800-020 10 68
from outside the Netherlands + 31 20 524 91 11

The deposit guarantee scheme will refund your deposits (up to EUR 100,000) within 7 (seven) business days. If you have not received the refund within this term, you must contact the deposit guarantee scheme yourself; because your eligibility for a refund may lapse after a certain period of time. Further information can be found at: dnb.nl under www.depositogarantiestelsel.nl