

# Information sheet

## General information about protection of deposits

Deposits with Danske Bank are protected by:	The Guarantee Fund (Garantiformuen) (1)
Limit of protection:	EUR 100,000, equal to about DKK 750,000/GBP75,000 per depositor per credit institution. (2)
If you have several deposits with the same credit institution:	All your deposits with the same credit institution are added up, the total amount being subject to the limit of EUR 100,000 (about DKK 750,000/GBP75,000).
If you have a joint account with one or more persons:	The limit of EUR 100,000 (about DKK 750,000/GBP75,000) applies to each depositor separately. (3)
Deadline for repayment if the credit institution is unable to meet its obligations:	Seven business days. (4)
Currency of repayment:	Danish kroner, or other relevant currency.
Contact information:	Garantiformuen Kalvebod Brygge 43 DK-1560 København V Tel. +45 33 14 62 45 E-mail: <a href="mailto:gii@gii.dk">gii@gii.dk</a>
Additional information:	For information in English on the Guarantee Fund, see the “unofficial translation of the Consolidation Act on a Depositor and Investor Guarantee Scheme” which is available on the Guarantee Fund website, <a href="http://www.gii.dk">www.gii.dk</a> (either select “English” in the top right of the screen or select “Om Garantiformuen” and then “Lovgrundlag”, and a link to this translation is available in the right hand menu under “Regler”).
<p>Additional information:</p> <p><b>(1) Scheme responsible for protection of your deposits</b></p> <p><b>(2) General limit of protection</b> 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 (about DKK 750,000/GBP75,000) per credit institution. This means that all deposits with 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 be repaid only EUR 100,000 (about DKK 750,000/GBP75,000).</p> <p>In some cases, deposits are protected above EUR 100,000.</p> <ul style="list-style-type: none"> <li>• Deposits in pension savings accounts pursuant to legislation are fully covered.</li> <li>• Deposits resulting from transactions relating to real property are covered up to an amount equal to EUR 10 million (about DKK 75 million) for a period of up to 12 months from the date the amount was deposited if the real property was used or is intended mainly for non-commercial purposes.</li> <li>• Deposits that have a social purpose pursuant to legislation and are linked to special life events such as marriage, divorce or disability are covered up to an amount equal to EUR 150,000 (about DKK 1,125,000) for a period of up to six months from the date the amount was deposited.</li> <li>• Deposits resulting from damages or compensation pursuant to legislation for damage or injury resulting from a criminal act or miscarriage of justice are covered up to an amount equal to EUR 150,000 (about DKK 1,125,000) for a period of up to six months from the date the amount was deposited.</li> </ul> <p>Additional information is available at <a href="http://www.gii.dk">www.gii.dk</a>.</p> <p><b>(3) Limit of protection applying to joint accounts</b> For joint accounts, the limit of EUR 100,000 (about DKK 750,000/GBP75,000) applies to each depositor separately.</p> <p><b>(4) Repayment</b> The deposit guarantee scheme responsible is: Garantiformuen, Kalvebod Brygge 43, DK-1560 København V, tel. +45 33 14 62 45, e-mail: <a href="mailto:gii@gii.dk">gii@gii.dk</a>, website: <a href="http://www.gii.dk">www.gii.dk</a>. The deposits (a maximum of EUR 100,000) must be repaid within seven business days.</p> <p>If you have not been repaid within these deadlines, you should contact the deposit guarantee scheme since the time to claim repayment may expire. <b>More information is available at <a href="http://www.gii.dk">gii.dk</a>.</b></p> <p><b>Other important information</b> All retail depositors and businesses are generally covered by deposit guarantee schemes. Information about any exemptions applying to certain deposits is provided at the website of the deposit guarantee scheme responsible. Your credit institution will also inform you of whether certain products are covered or not. If the deposits are covered, the credit institution will also confirm this on your statements of account.</p>	