Deposit protection information sheet

Deposits in UniCredit S.p.A. Belgian Branch are protected by:	Fondo Interbancario di Tutela dei Depositi (FITD) – Interbank Deposit Protection Fund (Italy)
Limit of protection:	EUR 100 000 or equivalent in another currency per depositor per credit institution[i]
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 EUR 100 000[i]
If you have a joint account with one or more other persons:	The 100,000 EUR limit applies to any single depositor[ii]
Repayment period in the event of credit institution insolvency:	7 working days[iii]
Repayment currency:	EUR
Contact:	Fondo Interbancario di Tutela dei Depositi (FITD) Via del Plebiscito 102 00186 Rome, Italy Tel: 0039 06/699.861 Fax: 0039 06-679891602 Website: www.fitd.it E-mail: infofitd@fitd
For more information (in particular on the types of deposits and depositors covered by the protection):	Website: https://www.fitd.it
Acknowledgement of receipt by the depositor:[iv]	The customer acknowledges receipt of this document by signing the contract to open the account, which refers expressly to this document.

Other important information

In general, all retail and businesses depositors are covered by Deposit Protection Scheme. Exceptions for certain deposits are stated on the website of the competent Deposit Protection 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.

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[i] **General Protection Limit**
If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a Deposit Protection Scheme. This repayment is limited to 100.000 EUR per credit institution. This means that all deposits with the same credit institution are added up to determine the protection level. If, for instance a depositor holds an account with a balance of 90.000 EUR and a current account with 20.000 EUR, he or she will only be repaid 100.000 EUR.

Under certain conditions, the following deposits are protected above 100.000 EUR: Deposits (i) for real estate transactions related to private housing, (ii) deposits that serve social purposes defined in national law and are linked to particular life events of the depositor, such as marriage, divorce, retirement, dismissal, disability, or death; (iii) deposits that serve purposes defined in national law and are based on the payment of insurance benefits or compensation for damages resulting from a crime or a wrongful conviction.

[ii] **Protection limit for joint accounts**
In the case of joint accounts, the 100.000 EUR limit applies to each depositor. Deposits on a joint account are repaid in proportion to the assigns' shares on such assets. In the absence of special provisions, the account is distributed between the assigns equally. However, deposits on an account to which two or more persons are entitled 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 to calculate the limit of 100.000 EUR, unless the members can individually exercise the rights on the account assets and that each of their identities can be established.

[iii] **Repayment**
The competent Deposit Protection Scheme is the Fondo Interbancario di Tutela dei Depositi (FITD).
Website: https://www.fitd.it
It will repay your deposits up to EUR 100 000 within a maximum deadline of 7 working days. The Protection Fund may, in limited cases (e.g. uncertainty over entitlement, legal disputes, restrictive measures), extend the reimbursement period. To find out more: https://www.fitd.it. If you have not been repaid within these deadlines, you should contact the Deposit Protection Scheme as the time to claim reimbursement may lapse after a certain limit. To find out more: https://www.fitd.it.

[iv] **Acknowledgement of receipt**
No acknowledgements of receipt are given on the annual sending of the information sheet.