

## General Information to Depositors on Deposit Guarantee Scheme

Pursuant to the Deposit Guarantee Scheme Act (Official Gazette RS, No. 27/2016; hereinafter referred to as the ZSJV), the deposits in the bank are protected by the Deposit Guarantee Scheme. If the bank becomes insolvent, the depositors are repaid by the Deposit Guarantee Scheme.

The maximum coverage limit is EUR 100,000 per depositor in a bank. This means that all eligible deposits of the depositor in the bank 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 only be repaid EUR 100,000. In some cases laid down by the ZSJV (e.g. the purchase or sale of residential real estate, payouts from property insurance for damage to personal property) deposits are protected above the coverage limit.

In the case of funds in a trust account, the share belonging to a particular actual beneficiary shall be taken into account as part of the deposit of that actual beneficiary if information for the identification of that actual beneficiary has been submitted to the bank. If information on the actual beneficiaries of the funds in a trust account has not been provided to the bank, the trust account shall be treated, for the purposes of the ZSJV, as a bearer deposit to which the Deposit Guarantee Scheme does not apply. An exception applies to the funds in a trust account which, on the basis of a regulation, are at the disposal of a particular person as a representative or manager for the account of a community which has been established on the basis of a regulation and does not have a legal personality (e.g. a fund of apartment owners).

The Deposit Guarantee Scheme shall not cover the deposits of the following depositors:

- deposits in bearer form, including deposits for which the bank has not obtained the requisite information for the identification of the actual beneficiaries by the cut-off date for the calculation of the guarantee;
- deposits by banks and investment firms and other financial institutions made on their behalf and for their account;
- deposits by insurance undertakings, reinsurance undertakings and insurance holding companies;
- deposits by collective investment undertakings, including investment undertakings of the closed-end type;
- deposits by pension funds and pension companies;
- deposits by states and central banks and deposits of entities that are direct or indirect users of the state budget;
- deposits by local communities and deposits by direct and indirect users of the budgets of local communities.

Guaranteed deposits shall be repaid to depositors within seven working days. Exceptions for certain deposits are stated on the website of the Deposit Guarantee Scheme. For further information refer to the website at [www.bsi.si](http://www.bsi.si).

Currency of reimbursement: Deposits will be reimbursed in euros.

Further information regarding Deposit Guarantee Scheme you can obtain at:

- OTP banka d.d., Slovenska cesta 58, SI-1000 Ljubljana, phone number 080 17 70, e-mail address: [info@otpbanka](mailto:info@otpbanka)  
or
- Bank of Slovenia, Slovenska 35, SI-1505 Ljubljana, phone number +386 1 47 19 000, e-mail address: [resolution@bsi.si](mailto:resolution@bsi.si).