

INFORMATION FOR DEPOSITOR

| Main information about deposit protection | |
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| Deposits held with European Merchant Bank, UAB are insured | with the State Enterprise "Deposit and investment insurance" |
| Cover limit | up to EUR 100 000 per depositor for all deposits held with one credit institution ¹ |
| If you have more deposits with the same credit institution | all your deposits held with the same credit institution shall be summed up and the total amount shall be subject to the cover limit of EUR 100 000 ¹ |
| If you have a joint account with another person(s) | EUR 100 000 limit shall apply per each depositor ² |
| The period of disbursement of deposit insurance benefit in the case of non-fulfilment of obligations by a credit institution | 15 working days ³ |
| Currency of payment of deposit insurance benefit | euro |
| Contact details | State Enterprise "Deposit and Investment Insurance", Algirdo g. 31, Vilnius, LT-03219, Phone: 8 5 2135657, Fax: 8 5 2135546, E-mail: idf@idf.lt |
| More information | www.iidraudimas.lt |
| Confirmation of the depositor that he has received the information | |

Comments:

¹ In the cases of non-repayment of deposits because of a credit institution's default on its financial obligations, the State Enterprise "Deposit and Investment Insurance" shall pay deposit insurance benefits to depositors. The maximum amount of deposits held with one credit institution per depositor is EUR 100 000. For the purpose of determining the amount of a deposit insurance benefit all deposits held with the same credit institution shall be summed up. E.g., if a depositor has a savings account with EUR 90 000 and a current account with EUR 20 000, the insurance benefit paid to such a depositor shall be only EUR 100 000.

In certain cases (when no earlier than 6 months before the day of the insured event of deposits, the depositor's account is credited with the amount of money received for sale of a residential house held by the depositor by right of ownership; money inherited by the depositor in the capacity of heir or legatee; money received in the event of death by the depositor as a beneficiary under a life insurance contract or any other contract of analogous nature; money received by the depositor as a compensation in the cases established by laws as a result of another person's death at work or while carrying out the official duties or payments of analogous nature; benefits or compensations for damage inflicted by violent crimes) the amount of the deposit cover shall be in excess of EUR 100 000.

More information is available on the website www.iidraudimas.lt.

² If you have a joint account with other person(s), the EUR 100 000 cover limit shall apply to each co-owner of the deposit separately.

³Disbursement of insurance benefits.

The State Enterprise "Deposit and Investment Insurance" (Algirdo g. 31, Vilnius, LT-03219, tel. 8 5 2135657, fax 8 5 2135546, e-mail: idf@idf.lt, website: www.iidraudimas.lt), which is in charge of the deposit insurance system, shall repay your deposits (up to EUR 100 000) no later than within:

- 15 working days between 1 January 2019 and 31 December 2020;
- 10 working days between 1 January 2021 and 31 December 2023;
- 7 working days from 1 January 2024.

Where until 31 December 2023, deposit insurance benefits are not disbursed within 7 working days of the insured event of deposits, as from 16 May 2016, at the depositor's request, within 5 working days of the day of receipt of the request, the depositor shall receive the part of the insurance benefit for deposits equal to the minimum monthly wage, but not larger than the amount of eligible deposits held by the depositor (an advance deposit insurance benefit).

If the insurance benefit is not paid to you within the specified time limits, you should contact the State Enterprise "Deposit and Investment Insurance". More information is available at www.iidraudimas.lt.

Other important information

Practically all deposits of retail depositors and enterprises are insured with the State Enterprise "Deposit and Investment Insurance".

Exclusions applicable to certain deposits are specified on the website of the State Enterprise "Deposit and Investment Insurance" at www.iidraudimas.lt. You can also obtain information about insurance of certain products from your credit institution. If deposits are insured, the credit institution shall also confirm that in the statement of account.

CASES OF NON-INSURANCE OF DEPOSITS AND APPLICATION OF RESTRICTIONS TO DEPOSIT INSURANCE BENEFITS

The following shall be excluded from insurance cover:

- 1) deposits of other credit institutions held in own name and for own account;
- 2) own funds of a credit institution;
- 3) deposits subject to criminal conviction for money laundering;
- 4) deposits of financial institutions;
- 5) deposits of management companies;
- 6) deposits of brokerage firms;
- 7) deposits the holders of which are not identified (deposits held in anonymous and coded accounts);
- 8) deposits of insurance and reinsurance undertakings operating in accordance with the Law of the Republic of Lithuania on Insurance;
- 9) deposits of collective investment undertakings;
- 10) deposits of pension funds;
- 11) deposits of state and municipal bodies and institutions, within the meaning of the Law of the Republic of Lithuania on Civil Service, excluding funds owned by other persons held in deposit accounts of such bodies and institutions;
- 12) deposits of the Bank of Lithuania;
- 13) debt securities issued by the participant of the deposit insurance system and liabilities related to the participant's acceptances and promissory notes;
- 14) electronic money and funds received in exchange for electronic money by the electronic money institution from holders of electronic money.

Restrictions on payment of deposit insurance benefits:

1. Deposit insurance benefits shall not be paid:
 - 1) for deposits, funds, money, securities and liabilities that are excluded from insurance cover (as specified above in this form);
 - 2) to the depositors for deposits held in the account in which over the past 24 months prior to the day of the insured event no deposit related transactions have been carried out and the amount of the deposit held is smaller than EUR 10.
2. Payment of deposit insurance benefits shall be suspended when a depositor or any other person entitled to the deposit insurance benefit has been charged with an offence arising out of or in relation to money laundering pending the judgment of the court.

Deferral of the deposit insurance benefit payment term:

Payment of the insurance benefit may be deferred in the cases specified in the Law of the Republic of Lithuania on the Insurance of Deposits and Liabilities to Investors (for more information, please visit www.iidraudimas.lt), for example, when the data supporting the entitlement to the deposit insurance benefit are insufficient, or a legal dispute is pending with respect to the deposit, or the depositor's right of disposal of the deposit has been restricted.