

DEPOSITOR INFORMATION

Main information on deposit protection	
Deposits held by European Merchant Bank UAB are insured	by Public Institution „Deposit and Investment Insurance“
Insurance coverage limit	up to EUR 100 000 per depositor for all his/her deposits held with a single credit institution ¹
If you have several deposits in the same credit institution	all your deposits held with the same credit institution are aggregated and the EUR 100,000 coverage limit applies to the total amount of your deposits ¹
If you have a joint account with another person (s)	the limit of EUR 100,000 applies for each depositor ²
Term for payment of the deposit insurance benefit if the credit institution defaults	10 business days ³
Deposit insurance benefit payment currency	EUR
Contact details	Public Institution „Deposit and Investment Insurance“, address Savanorių ave. 5, Vilnius, phone No. +370 5 2135657, e. mail address idf@idf.lt
More information	www.iidraudimas.lt .
Confirmation of the Depositor that it has received the information	

Notes:

¹ In the event of failure to repay the deposit where the credit institution is unable to fulfill its financial obligations, Public Institution „Deposit and Investment Insurance“ shall pay out insurance benefits to the depositors. The highest amount of the insurance benefit for deposits held with a single credit institution shall be 100,000 euros per depositor. When determining the amount of the deposit insurance benefit, all deposits held with the same credit institution shall be aggregated. For example, if the depositor has a savings account of 90 000 euros and a current account of 20 000 euros, it shall receive the insurance benefit of 100,000 euros.

In some specific cases (funds from sales of residential property owned by a depositor have been transferred to the depositor's account no more than 6 months before the occurrence of the deposit insured event; funds inherited by a depositor as legatee or successor; funds received by a depositor as a beneficiary under a life insurance contract or under any other contract that conforms to its essence in the event of death; funds received by a depositor as compensation or substantially similar benefit in the cases and under the conditions provided for by law due to fatality of another person when performing his/her professional or official duties; benefits or compensations for damage rendered by violent crimes) deposit coverage is higher than 100,000 euro.

For more information, please visit: www.iidraudimas.lt.

² If you hold a joint account with another person (s), the limit of coverage of 100,000 euros shall apply to each individual joint owner of the deposit.

³ Payment of insurance benefits.

The institution responsible for the deposit insurance scheme is Public Institution „Deposit and Investment Insurance“ (Savanorių ave. 5, LT-03116, Vilnius, tel. +370 5 213 5657, e-mail: idf@idf.lt), website: www.iidraudimas.lt. It shall repay your deposits (up to 100,000 euros) no later than within:

- 10 working days from 1 January 2021 to 31 December 2023,
- 7 working days after 1 January 2024.

If, before 31 December 2023, deposit insurance benefits have not been paid out within 7 working days from the date of the insured event, after 16 May 2016, within 5 working days from the date of receipt of the depositor's request, the depositor shall be paid part of the deposit insurance benefit (advance deposit insurance benefit) in the amount of the minimum monthly wage, but not exceeding the amount of the depositor's deposits qualifying for the insurance coverage.

If the insurance benefit has not been paid out within the above deadlines, you should contact Public Institution „Deposit and Investment Insurance“. For more information, please visit www.iidraudimas.lt.

Other important information

In general, deposits of all retail depositors and companies are insured with Public Institution „Deposit and Investment Insurance“. Certain deposits are subject to exceptions specified on the website of Public Institution „Deposit and Investment Insurance“ at www.iidraudimas.lt. At your request, the credit institution shall immediately inform you as to whether certain products are covered by insurance. If deposits are insured, the credit institution shall also confirm this on the account statement.

CASES WHERE DEPOSITS ARE NOT INSURED AND RESTRICTIONS ON PAYMENT OF DEPOSIT INSURANCE BENEFITS APPLY

Deposit Insurance does not cover:

- 1) deposits of other credit institutions held at one's own account and on one's own behalf,
- 2) own funds,
- 3) deposits which are objects of a valid conviction in a criminal case concerning money laundering,
- 4) deposits of financial institutions,
- 5) deposits of management companies,
- 6) deposits of financial brokerage companies,
- 7) deposits of unidentified owners (deposits held in anonymous and encoded accounts),
- 8) deposits of insurance companies and reinsurance companies and deposits of insurance companies and reinsurance companies established in third countries,
- 9) deposits of collective investment undertakings,
- 10) deposits of pension funds,
- 11) deposits of state and municipal institutions as defined in the Law on Civil Service of the Republic of Lithuania, except funds owned by third parties and held in deposit accounts of such institutions,
- 12) deposits of the Bank of Lithuania,
- 13) debt securities issued by participants of the deposit insurance system and liabilities related to their acceptances and promissory notes,
- 14) electronic money and funds received by an electronic money institution from electronic money holders in exchange for 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 offense 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.