

# Depositor information Sheet

## Key information about the guarantee for deposits

Deposits at <b>Coop Pank AS</b> are protected	By the Guarantee Fund's sectoral guarantee fund
Minimum deposit guarantee	<p>In the amount of 100 000 euros per depositor at one credit institution.</p> <p>Money received by a natural person from the sale of residential property, upon marriage or divorce, upon entering into or terminating a registered partnership agreement, upon the early termination of an employment or service contract on the initiative of the employer or redundancy, upon qualifying for an old-age pension (incl. a funded pension) or disability, upon the death of a loved one or upon the awarding of insurance benefits, compensation under the Victim Support Act or State Liability Act for damage caused in the rendering of justice or compensation for a victim in criminal or misdemeanour proceedings shall be additionally guaranteed up to a maximum of 100,000 euros for a period of six months from the receipt of the corresponding amount in the account. More information is available on the website of the Guarantee Fund at <a href="http://www.tf.ee">www.tf.ee</a>.</p>
If you have multiple deposits at one credit institution	<p>All the deposits that you have at the same credit institutions will be aggregated. The limit of 100 000 euros will apply to the total amount of your deposits.</p> <p>If the deposit is not available because the credit institution is unable to meet its financial obligations, deposits will be guaranteed and indemnified under the deposit guarantee scheme. The maximum repayment amount will be 100 000 euros per credit institution. This means that all the deposits at the same credit institution are aggregated in order to determine the extent of the guarantee. For example, if the depositor has 90 000 euros in a term deposit and 20 000 euros in a demand deposit, they will be guaranteed and indemnified for 100 000 euros only.</p>
If you have a joint deposit with another person or other persons	<p>The limit of 100 000 euros will apply to each depositor separately.</p> <p>a) In the case of a joint deposit, a minimum of 100 000 euros per depositor will apply.</p> <p>b) Funds deposited in an account in relation to which at least two persons have privileges as members of such a general partnership or other similar association that is not a legal person will be aggregated and considered a deposit made by a single depositor and guaranteed to the amount of 100 000 euros.</p>
Time of indemnification in the event of the insolvency of the credit institution or some other relevant event	7 business days
Indemnification currency	<p>a) euro or</p> <p>b) deposit currency or</p> <p>c) currency of the depositor's country of residence</p>
Contact	<p>Guarantee Fund            Sakala 4, 15030 Tallinn            Tel +372 6680 583            e-mail <a href="mailto:tf@tf.ee">tf@tf.ee</a></p>

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Additional information

[www.tf.ee](http://www.tf.ee)

a) Generally, deposit guarantee schemes include all natural persons, regular business operators and other retail depositors. Exceptions applicable to certain deposits are indicated on the website of the deposit guarantee scheme in charge.

b) In the case of your application, the credit institution will also provide you with information about whether a specific financial product is guaranteed or not. If the deposits are guaranteed, the credit institution also confirms this on the account statement.

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