

DEPOSITOR INFORMATION SHEET

Basic information on the protection of assets	
Assets deposited with ABN AMRO Clearing Bank N.V. are protected by:	The Dutch statutory Deposit Guarantee Scheme operated by the Dutch central bank (De Nederlandsche Bank N.V.) ¹
Limit of protection:	EUR 100,000 per depositor per credit institution ²
If you have more than one deposit with the same credit institution:	All your deposits with the same credit institution are totalled and the total amount is subject to the limit of EUR 100,000 ²
If you have a joint account with another person(s):	The limit of EUR 100,000 applies to each individual depositor ³
Reimbursement period in the event of the failure of a credit institution:	10 working days ⁴
Currency of reimbursement:	Euros
Contact:	De Nederlandsche Bank N.V. PO Box 98 1000 AB Amsterdam physical address: Spaklerweg 4 1096 BA Amsterdam Telephone (from 9 am to 5 pm on Monday to Friday): from the Netherlands: 0800-0201068 from abroad: + 31 20 524 91 11 email: info@dnb.nl
Further information:	www.dnb.nl : search for 'Deposit Guarantee Scheme' in the English section of the website.
ADDITIONAL INFORMATION:	
Other important information: In general, all retail depositors and businesses are covered by the Deposit Guarantee Scheme. Exceptions for certain assets are described on the website of the relevant Deposit Guarantee Scheme. Your credit institution will inform you upon request whether certain products are covered or not. If an account is covered by the Scheme, the credit institution will confirm this on your statement of account.	
FOOTNOTES:	
Your assets are covered by the Dutch statutory Deposit Guarantee Scheme. If your credit institution becomes insolvent, your deposits are refunded up to a value of EUR 100,000.	

General limit of protection

If a depositor cannot access his or her assets because a credit institution is unable to meet its financial obligations, the depositor will be refunded by the Dutch Deposit Guarantee Scheme.

The maximum amount refunded is EUR 100,000 per credit institution. This means that all deposits with the same credit institution are added up in order to work out the amount covered. For instance, if a depositor has a savings account with EUR 90,000 and a current account containing EUR 20,000, he or she will receive a refund of only EUR 100,000.

Limit of protection for joint accounts:

In case of joint accounts, the limit of EUR 100,000 applies to each individual depositor.

If, in the event of your credit institution being declared insolvent, you have a deposit directly resulting from the purchase or sale of private residential property, your deposit will be protected for a period of three months after the deposit was made, up to an additional value not exceeding EUR 500,000. Further information can be obtained at dnb.nl: search for 'Deposit Guarantee Scheme' in the English section of the website.

Refund:

The relevant Deposit Guarantee Scheme is the Dutch statutory Deposit Guarantee Scheme operated by:

The Dutch central bank (De Nederlandsche Bank N.V.) (DNB)

PO Box 98

1000 AB Amsterdam

physical address:

Spaklerweg 4 1096 BA

Amsterdam

Telephone (from 9 am to 5 pm on Monday to Friday):

from the Netherlands: 0800-0201068

from abroad: + 31 20 524 91 11

email: info@dnb.nl

website: dnb.nl, search for 'Deposit Guarantee Scheme' in the English section

The scheme will refund your deposits (up to a maximum value of EUR 100,000) within no more than 10 (ten) working days. If you have not been refunded within this time limit, you should contact the Deposit Guarantee Scheme since you may not be entitled to a refund after a certain period of time.

The refund period will be reduced to 7 (seven) working days with effect from 1 January 2024. During the transitional period, the Dutch central bank may upon request allocate you an appropriate amount to cover your basic needs.

Further information can be obtained at dnb.nl: search for 'Deposit Guarantee Scheme' in the English section of the website.