

## DEPOSITOR INFORMATION BULLETIN

### Basic information about the protection of deposits

Deposits in (insert name of credit institution) are protected by:	Bulgarian Deposit Insurance Fund (BDIF)
Limit of protection:	EUR 100,000 per depositor per bank
If you have more deposits at the same credit institution:	All your deposits at the same credit institution are 'aggregated' and the total is subject to the limit of EUR 100,000 <sup>1</sup>
If you have a joint account with other person(s):	The limit of EUR 100,000 applies to each depositor separately <sup>2</sup>
Reimbursement period in case of credit institution's insolvency:	7 working days <sup>3</sup>
Currency of reimbursement:	Euro (EUR)
Contact:	Bulgarian Deposit Insurance Fund (BDIF) Address: 27 Vladayska Str., 1606 Sofia Tel: +359 2 953 1217, +359 2 953 1318, Fax: +359 2 952 1100, e-mail: <a href="mailto:contact@dif.bg">contact@dif.bg</a> URL: <a href="https://dif.bg">https://dif.bg</a>
More information	<a href="http://www.dif.bg">www.dif.bg</a>
Acknowledgement of receipt by the depositor:	

<sup>1</sup> If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the Bulgarian Deposit Insurance Fund. This repayment covers at maximum EUR 100,000 *per* bank. This means that all deposits at the same bank are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with EUR 92,000 and a current account with EUR 20,000, he or she will only be repaid EUR 100,000.

<sup>2</sup> In case of joint accounts, the limit of EUR 100,000 applies to each depositor.  
More information can be obtained under BDIF website: [www.dif.bg](http://www.dif.bg).

<sup>3</sup> Reimbursement.

The responsible deposit guarantee scheme is

Bulgarian Deposit Insurance Fund (BDIF)

BDIF will repay your deposits (up to EUR 100,000) within seven working days at the latest, from the date of the issue of the act under Article 20, paragraph 1 of the Law on Bank Deposit Guarantee.

### Other important information

In general, all retail depositors and businesses are covered by deposit guarantee schemes. Exceptions for certain deposits are stated on the website of the responsible deposit guarantee scheme. Your bank will also inform you on request whether certain products are covered or not. If deposits are covered, the bank shall also confirm this on the statement of account.'