

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:	BGN 196,000 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 BGN 196,000 ¹
If you have a joint account with other person(s):	The limit of BGN 196,000 applies to each depositor separately ²
Reimbursement period in case of credit institution's insolvency:	7 working days ³
Currency of reimbursement:	Bulgarian levs (BGN)
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: contact@dif.bg URL: https://dif.bg
More information	www.dif.bg
Acknowledgement of receipt by the depositor:	

¹ 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 BGN 196,000 *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 BGN 180,000 and a current account with BGN 40,000, he or she will only be repaid BGN 196,000.

² In case of joint accounts, the limit of BGN 196,000 applies to each depositor.

More information can be obtained under BDIF website: www.dif.bg.

³ Reimbursement.

The responsible deposit guarantee scheme is

Bulgarian Deposit Insurance Fund (BDIF)

BDIF will repay your deposits (up to BGN 196,000) 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.'