

Form for information provided to depositors

Basic information on deposit protection

Deposits constituted with Banca Comerciala Intesa Sanpaolo Romania SA are protected by	Bank Deposit Guarantee Fund - FGDB. FGDB is the statutory deposit guarantee scheme officially recognized in Romania.
Coverage ceiling	Equivalent in RON of EUR 100,000 per depositor per bank. According to art. 62 paragraph (1) of Law 311/2015, as amended, are covered over EUR 100,000, for 12 months, deposits resulting from: <ul style="list-style-type: none"> ▪ Real estate transactions relating to rental property; ▪ The event of retirement, redundancy, marriage, divorce, disability or death of the depositor; ▪ Receipt of insurance benefits or compensation for damages resulting from crimes or wrongful convictions. In these cases, the guarantee ceiling is set and periodically reviewed by the NBR and published on its official website (www.bnr.ro). The minimum amount from which compensation is paid for deposits for which no transaction has taken place in the last 24 months is set by the Bank Deposit Guarantee Fund and published on its official website (www.fgdb.ro).
If you have several deposits placed with Banca Comerciala Intesa Sanpaolo Romania SA	All deposits placed with the same credit institution are added together and the total amount is subject to the coverage ceiling set at the equivalent in lei of EUR 100,000. Example: if a depositor has a savings account of EUR 90,000 and a current account of EUR 20,000, he will receive only the RON equivalent of EUR 100,000.
If you have a joint account with another person (persons) - The joint account is the account opened in the name of two or more persons, each having the quality of holder	The coverage limit set at the RON equivalent of EUR 100,000 applies separately to each account holder. In the case of deposits placed in an account whose beneficiaries are two or more persons in their capacity as members of a profit-making association, association or group of the same nature, without legal personality, they are added together and treated as if they had been placed by a single depositor, for the calculation of the limit of EUR 100,000.
Period for making available compensation due in the event of unavailability of deposits	7 working days from the date on which the deposits became unavailable. The right of the guaranteed depositors to receive the compensation amounts due shall lapse 5 years after the date on which the FGDB makes the compensation available to the depositors. By exception, if the bankruptcy proceedings of the credit institution exceed the above period, the right of the guaranteed depositors to receive the amounts of compensation due shall be time-barred on the date of closure of the bankruptcy proceedings. Where it is uncertain whether a person is entitled to receive compensation or where the deposit is the subject of a dispute, the time limit for making compensation available shall be extended until the situation is clarified or, as the case may be, until the dispute is settled.
Currency of payment of compensation	RON
Contact details Banca Comerciala Intesa Sanpaolo Romania SA	Banca Comerciala Intesa Sanpaolo Romania S.A., Bucharest, Soseaua Nicolae Titulescu, nr. 4-8, America House Building, East Wing and West Wing, 6th floor, Sector 1, Postal Code 011141 - Phone: 004 0372 502 808, www.intesasnpaolobank.ro .
FGDB contact details	Bank Deposit Guarantee Fund, Str. Negru Voda nr 3, corp A3, et 2, Bucuresti, cod: 030774, Tel: 021.326.6020, http://www.fgdb.ro .
Confirmation of receipt by the depositor	Name in clear and signature of the holder/ administrator/ legal representative: _____ Date:
Additional information	Payment of compensation shall be made by the FGDB, through the mandated banks, if the Bank is unable to fulfil its payment obligations under the applicable contractual and legal terms.

Calculation of payment compensation = Amount of guaranteed deposits + interest due - Client's debts to the Bank (instalments, commissions, other debts to the bank, due at the date of unavailability of deposits) - blocked amounts (e.g.: distraints) but not more than 100.000 EUR RON equivalent.

The compensation is made available to the guaranteed depositor without the need for an application to the deposit guarantee scheme. By exception, for the categories of deposits provided for in Article 62 paragraph (1) of Law 311/2015 on Deposit Guarantee Schemes and the Bank Deposit Guarantee Fund for which a guarantee level above the established ceiling applies, the guaranteed depositor shall submit an application to the Deposit Guarantee Scheme accompanied by supporting documents attesting that the deposits fall into the respective categories and that the conditions provided for in Article 62 paragraph (1) are met. The Deposit Guarantee Scheme shall be obliged to provide the guaranteed depositor with the compensation due in excess of the coverage ceiling within 7 working days from the date on which the Deposit Guarantee Scheme has at its disposal all the information necessary to verify the fulfilment of the conditions provided for in Article 62 (1).