



## Form for information provided to depositors

<b>Basic information on deposit protection</b>	
Deposits made at VISTA BANK (ROMANIA) S.A. are protected by:	<p>The Bank Deposit Guarantee Fund (FGDB)</p> <p>FGDB is the statutory deposit guarantee scheme recognized in Romania, which operates according to Law 311/2015.</p>
The limit covered:	<p>The RON equivalent of EUR 100,000 per depositor per bank. Over EUR 100,000 is covered for 12 months, the deposits resulting from:</p> <ul style="list-style-type: none"><li>a) real estate transactions relating to residential immovable property;</li><li>b) the event of retirement, dismissal, marriage, divorce, disability or death of the depositor;</li><li>c) the receipt of insurance indemnities or compensation for damages resulting from criminal offenses or for unjust conviction</li></ul> <p>In these cases, the guarantee ceiling is established and regularly reviewed by the NBR and published on its official website.</p> <p>The classification of the amounts in the three categories mentioned above is based on the supporting documents submitted by the client to the Bank.</p> <p>The Minimum Amount of Compensation for Deposits for which no Transaction has occurred in the last 24 months is determined by the Bank Deposit Guarantee Fund and is published on <a href="http://www.fgdb.ro">www.fgdb.ro</a></p>
If you have multiple deposits placed with the same credit institution:	<p>All deposits placed with the same credit institution are collected and the total amount is subject to the coverage limit set at the equivalent in RON of EUR 100,000.</p> <p>Example: If a depositor has a savings account of EUR 90,000 and a current account with EUR 20,000, he / she will receive only the equivalent in RON of EUR 100,000.</p>
If you have a shared account with another person (others):	<p>The coverage cap established at the RON equivalent of 100,000 EUR is applied for each account holder.</p> <p>In the case of deposits placed in an account whose beneficiaries are two or more persons in their capacity as members of a business association, associations or groupings of the same nature, without legal personality, are aggregated and treated as if they were placed by one depositor for the calculation of the limit of EUR 100,000.</p>



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The period of making available compensations due to the availability of deposits placed with the credit institution:	<p>7 working days after the deposits became unavailable. For the situations mentioned above in which the limits covers over 100,000 Euro, the period for making the compensations available is 7 working days from the date on which FGDB has all the necessary information to verify the fulfillment of the conditions.</p> <p>The right of depositors guaranteed to receive the amounts of compensation payable shall be prescribed within 5 years from the date on which the FGDB makes the compensation available to depositors.</p>
The currency of payment of the compensation:	RON
Contact details VISTA BANK (ROMANIA) SA  Contact details FGDB:	<p>VISTA BANK (ROMANIA) S.A. Phone: 021 222 33 10 E-mail: <a href="mailto:info@vistabank.ro">info@vistabank.ro</a> Site: <a href="http://www.vistabank.ro">www.vistabank.ro</a></p> <p>The Bank Deposit Guarantee Fund (FGDB) Phone: 0314 232 805 Str. Negru Vodă nr 3, corp A3, et 2, București, cod: 030774 <a href="mailto:office@fgdb.ro">office@fgdb.ro</a> / <a href="mailto:comunicare@fgdb.ro">comunicare@fgdb.ro</a> <a href="http://www.fgdb.ro">www.fgdb.ro</a></p>
Other informations:	<p>Payment of compensation is made by the FGDB through mandated banks if the bank is unable to meet its payment obligations under the applicable contractual and legal conditions.</p> <p>Compensation = Amount of guaranteed deposits + Interest rate - Fees, commissions, other debts to the bank, due on the day when deposits are disposed of.</p>