

Depositor Information Sheet

Deposits at Standard Chartered Bank AG are protected by:	Entschädigungseinrichtung deutscher Banken GmbH ¹
Limit of protection:	EUR 100 000 per depositor per credit institution ²
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
If you have a joint account with other person(s):	The limit of EUR 100 000 applies to each depositor separately ³
Reimbursement period in case of credit institution's failure:	7 working days ⁴
Currency of reimbursement:	Euro
Contact:	Entschädigungseinrichtung deutscher Banken GmbH Postal address: Postfach 11 04 48, 10834 Berlin Burgstraße 28 10178 Berlin Germany Telephone: +49 (0)30 59 00 11 960 Email: info@edb-banken.de
More information:	www.edb-banken.de

Additional information:

¹ Your deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would in any case be repaid up to EUR 100 000.

² If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum EUR 100 000 per credit institution. This means that all deposits at the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with EUR 90 000 and a current account with EUR 20 000, he or she will only be repaid EUR 100 000.

³ In case of joint accounts, the limit of EUR 100 000 applies to each depositor. Deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of EUR 100 000. In the cases listed in Section 8 (2) to (4) of the German Deposit Guarantee Act (Einlagensicherungsgesetz), deposits are protected above EUR 100 000. More information can be obtained from the website of Entschädigungseinrichtung deutscher Banken GmbH at www.edb-banken.de.

⁴ Reimbursement

The responsible Deposit Guarantee Scheme is:

Entschädigungseinrichtung deutscher Banken GmbH
Burgstraße 28
10178 Berlin
Germany
Telephone: +49 (0)30 59 00 11 960
Email: info@edb-banken.de
www.edb-banken.de

Postal address: Postfach 11 04 48
10834 Berlin

It will repay your deposits (up to EUR 100 000) within 7 working days.

If you have not been repaid within this deadline, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. More information can be obtained from the website of Entschädigungseinrichtung deutscher Banken GmbH at www.edb-banken.de.

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 credit institution will also inform you on request whether certain products are covered or not. If deposits are covered, the credit institution shall also confirm this on the statement of account.