



BASIC INFORMATION REGARDING THE PROTECTION OF DEPOSITS

Alpha Bank Romania S.A. deposits are protected by:	Bank Deposit Guarantee Fund – represents the statutory deposits guarantee scheme officially recognized in Romania.
Limit of protection:	<p>The equivalent in RON of 100,000 EUR per depositor, per credit institution.</p> <p style="text-align: center;">***</p> <p>There are protected above 100,000 EUR, for a 12-month period, the Private Individuals deposits resulting from: a) real estate transactions involving real estate assets used for housing purposes; b) event of retirement, layoff, invalidity, marriage, divorce or death of the depositor; c) collecting insurance indemnities and compensations for damages resulting from crimes or wrongful convictions.</p> <p>For these categories of deposits, the customer, at the time when the deposits become unavailable, requests the appropriate compensation from the deposit guarantee scheme, by submitting an application accompanied by supporting documents attesting the classification of the deposits in the above categories.</p> <p>In these cases, the coverage limit is established and periodically revised by the NBR, being published on its official website.</p> <p style="text-align: center;">***</p> <p>The minimum value from which compensations are paid for deposits that cumulatively meet the conditions of the lack of transactions during the last 24 months before of starting bankruptcy procedure against a credit institution and whose value is lower than the FGDB's administrative costs related to the payment of compensation, is set by to the Bank Deposit Guarantee Fund.</p> <p>Additional information is available online at www.fgdb.ro.</p>
If you have multiple deposits placed within the same credit institution:	<p>All deposits placed within the same credit institution are gathered together and their total value is subject to the limit of protection established at the equivalent in RON of 100,000 EUR.</p> <p>For example: if a depositor owns a saving account with 90,000 EUR and a current account with 20,000 EUR, such depositor will only receive the equivalent in RON of 100,000 EUR.</p>
If you have a joint account with another person – a joint account is an account opened on behalf of two or more persons, each of them being account holders or account on which two or more persons have rights and on which operations may be ordered under the signature of at least one of these People:	<p>The coverage limit established for the RON equivalent of 100,000 EUR shall apply separately, for each account holder.</p> <p>Exception: Deposits existing in an account whose beneficiaries are two or more persons who are members of a profit-generating association, partnership or group of the same sort, without legal personality, are aggregated and treated as they were placed by one single depositor, for calculating the limit of 100,000 EUR.</p>
The period for making available the due compensations in the event of unavailable deposits:	<p>7 working days since the date when the deposits have become unavailable or 7 working days since the date on which the deposit guarantee scheme has all the necessary information for the situations mentioned in points a), b) and c) above.</p> <p>If the compensation has not been made available to you in this period, we recommend that you contact the deposits guarantee scheme, as the deadline for claiming the payment of the compensation may be limited. Additional information is available online at www.fgdb.ro.</p> <p>The guaranteed depositors right of receiving amounts representing due compensations is prescribed within 5 years from the date when the Bank Deposit Guarantee Fund has made the compensations available to the depositors.</p> <p>If the bankruptcy procedure of the credit institution exceeds the 5 years term, the guaranteed depositors' right to receive the amounts representing their due compensations shall be prescribed when the bankruptcy procedure is closed.</p>
Compensation payment currency:	RON (lei)
Contact details for Alpha Bank Romania S.A.:	Platinum Business Building & Convention Center, Sos. București-Ploiești, no. 172-176, 4th floor, 015016, District 1, Bucharest, Telephone: 08008 25742 / 021.455.9999; Email: info@alphabank.ro ; www.alphabank.ro
Contact details for Bank Deposit Guarantee Fund:	3 Negru Voda Street, A3 Building, 2th floor, 030774, District 3, Bucharest Telephone: 0314.232.805; Email: office@fgdb.ro / comunicare@fgdb.ro ; www.fgdb.ro . Information on the legal framework applicable to the operation of FGDB is available on the website www.fgdb.ro/pagini/despre-fgdb/legislatie
Additional information:	<p>The compensation payment is made by the Bank Deposit Guarantee Fund through empowered credit institutions, if the bank is unable to meet its payment obligations in accordance with the contractual and legal applicable conditions.</p> <p>Compensation = the amount of guaranteed deposits + accrued interest – installments, fees, other debts due to the bank, payable at the date when the deposits have become unavailable.</p>
Receipt confirmation by the deponent:	