

Note regarding the scope of deposit protection

The Bank is a member of the Deposit Protection Fund of the Association of German Banks (Einlagensicherungsfonds des Bundesverbandes deutscher Banken e.V.) and the Compensation Scheme of German Banks (Entschädigungseinrichtung deutscher Banken GmbH). This means that all liabilities that are required to be shown in the balance sheet item "Liabilities to customers" are protected. Among these are demand, term and savings deposits, including registered savings certificates. The protection ceiling for each creditor is 30% of the liable capital of the Bank relevant for deposit protection. The protection ceiling will be notified to the customer by the Bank on request. It is also available on the Internet at www.bdb.de.

Not protected are liabilities in respect of which the Bank has issued bearer instruments, e.g. bearer bonds and bearer certificates of deposit, as well as liabilities to banks.

Irrespective of the Bank's liability in the event that, contrary to its duties, it is unable to return securities belonging to the customer and compensation is payable, a claim for compensation may also be filed against the Compensation Scheme of German Banks. The amount of the claim for compensation against the Compensation Scheme of German Banks is limited to 90 per cent of the value of these securities, but to not more than the equivalent of EUR 20,000.

Copy for the bank

My attention has been drawn to the fact that bearer instruments issued by the Bank are not covered by any form of deposit protection.

Place, date:

Signature:

Version: 1.1.1 | Status 08/2009

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Copy for the account holder

My attention has been drawn to the fact that bearer instruments issued by the Bank are not covered by any form of deposit protection.

Place, date:

Signature:

Version: 1.1.0 | Status 08/2009