

With this document we fulfill our legal obligation according to § 11 of Act No. 21/1992 Coll., on Banks, as amended, to inform our clients about the deposit insurance scheme.

## Basic Information about the Deposit Protection

<b>Deposits kept with the Bank<sup>1)</sup> are insured by</b>	Garanční systém finančního trhu (Fond pojištění vkladů) <sup>2)</sup> (The Financial Market Guarantee System /Deposit Insurance Fund/)
<b>Insurance cap</b>	The compensation shall be paid out in euros, up to the amount equivalent to EUR 100,000 deposited with the Bank per client <sup>3)</sup>
<b>If the Client has several deposits kept with the Bank</b>	The cap equal to EUR 100,000 shall be applied to an aggregate sum of the Client's all deposits kept with the Bank
<b>If the Client has a joint account owned by multiple individuals</b>	The cap equal to EUR 100,000 shall be applied separately to each client <sup>4)</sup>
<b>Deadline for payout in case of the bank's default</b>	7 working days <sup>5)</sup>
<b>Currency in which the deposited amount shall be paid out</b>	Euro (EUR)
<b>Contact to the Financial Market Guarantee System</b>	Garanční systém finančního trhu (Fond pojištění vkladů) Týn 639 110 00 Praha 1 Tel.: (+420) 234 767 676 E-mail: info@gsft.cz
<b>Further information is available at</b>	<a href="http://www.kb.cz">www.kb.cz</a> <a href="http://www.garancnisystem.cz">www.garancnisystem.cz</a>

## Further Vital Information

The Financial Market Guarantee System, through the Deposit Insurance Fund, protects in general deposits of all business and non-business persons up to the given cap. Exceptions applicable to certain deposits are explained at the Internet pages of the Financial Market Guarantee System. The Bank shall inform the Client, upon the Client's request, whether or not its specific products are insured. If a specific deposit is protected under the deposit insurance system, the Bank shall confirm it in a relevant statement of account or another similar document.

## Explanations Enclosed to the Information Overview

### 1) Bank

Komerční banka, a.s. is a legal entity incorporated and existing under the laws of the Czech Republic, registered office at Praha 1, Na Příkopě 33/969, Postal Code: 114 07, Czech Republic, IČO (Company ID): 45317054, entered into the Commercial Register kept by the Municipal Court in Prague, Section B, Insert 1360, operating on the basis of a banking licence granted under the applicable law, acting in Slovakia through its subsidiary Komerční banka, a.s., a foreign bank's branch, registered office at Hodžovo námestie 1A, Postal Code: 811 06, Bratislava, Slovakia, IČO (Company ID): 47 231 564, entered into the Commercial Register kept by the Municipal Court in Bratislava III, Section: Po, Insert: 1914/B, bank ID code: 8100, BIC / SWIFT: KOMBSKBA (hereinafter the "Bank")

### 2) System responsible for the protection of your deposit

The Client's deposit is insured under the deposit insurance statutory scheme. In case of insolvency on the part of the Bank, the Client shall receive a compensation for the deposit up to an equivalent of EUR 100,000.

The equivalent of the cap shall be converted into Czech crowns using the exchange rate published by the Czech National Bank on the day on which the Czech National Bank shall have issued the declaration stating that the Bank is not able to meet its obligations to entitled entities arising under law or contracts, or on which a court in the Czech Republic or abroad shall have issued a ruling that should suspend the depositors' right to handle their deposits kept with the Bank that are subject to the insurance (conclusive date).

# INFORMATION OVERVIEW REGARDING THE DEPOSIT INSURANCE SYSTEM

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## 3) Aggregate insurance cap

If a deposit is no longer available, since a banking institution is not able to meet its financial obligations, the Financial Market Guarantee System (Deposit Insurance Fund) shall pay out to the clients a compensation for their deposits up to the amount of the cap. The compensation shall not be in excess of an amount in CZK equivalent to EUR 100,000 per a bank or a cooperative credit union. All deposits kept by a given banking institution for a single client shall be add up in order to calculate the insurance proceeds that should be paid out. E.g., if a given client has an amount equivalent to EUR 90,000 in a savings account and an amount equivalent to EUR 20,000 EUR in a current account, he/she shall only receive a CZK amount equivalent to EUR 100,000. The same procedure shall apply in case that a given banking institution goes by several company names or trademarks.

In certain cases specified by the Act No. 21/1992 Coll., the Banking Act (hereinafter the Banking Act), deposits in excess of EUR 100,000 can be protected in full, too, however only up to an amount equivalent to EUR 200,000. These are, e.g., deposited proceeds of sale of a housing real estate, provided that the conclusive date occurred no later than 3 months from the crediting of the funds to the account, and other deposits enumerated in the Banking Act.

## 4) Insurance cap applicable to joint accounts

In case of joint accounts (i.e. accounts owned by multiple individuals as envisaged in Section 41e(1) of the Banking Act), each client's share is included separately into his/her cap that is equivalent to EUR 100,000. The protection is not extended to individuals who have a mere right of disposal and are not joint owners of an account.

## 5) Payout

The deposit insurance scheme from which the compensation is paid out to clients is the Financial Market Guarantee System, specifically the Deposit Insurance Fund (Garanční systém finančního trhu /Fond pojištění vkladů/, Týn 639, 110 00 Praha 1, Telephone: +420 234 767 676, E-mail: info@gsft.cz, www.garancnisystem.cz). Until, the payoff of the compensation for the Client's deposits up to the CZK amount equivalent to EUR 100,000 shall start no later than 7 working days from the conclusive date. In certain cases (e.g. if the funds are registered in an account of a payment institution, etc.) the deadline may be longer (15 working days). If the Client fails to receive the compensation by the above deadlines, the Client should contact the Financial Market Guarantee System (Deposit Insurance Fund) due to the risk in delay and limitation of the time allowed for claiming the compensation. Pursuant to Section 41h(3) of the Banking Act, the objective statute-barred deadline applicable to banking institutions with their registered office in the Czech Republic is 3 years. For further information, see the website [www.garancnisystem.cz](http://www.garancnisystem.cz).

This version 005 of the information overview comes into the effect as of 14 October 2024 and repeals and replaces the one effective as from 01 January 2024.

FOR INFORMATION ONLY