



**Dear Customer,**

With the following "Depositor Information Sheet", we wish to inform you - pursuant to Section 23a (1) of the German Banking Act (Kreditwesengesetz, KWG) - about the **statutory Deposit Guarantee Scheme**. In addition, deposits are covered by the **contractual Deposit Protection Fund (Einlagensicherungsfonds)** of the Association of German Banks (Bundesverband deutscher Banken). Further details are available at [www.bankenverband.de/einlagensicherung](http://www.bankenverband.de/einlagensicherung).

## **Depositor Information Sheet**

Deposits at the Deutsche Bank AG are protected by:	Entschädigungseinrichtung deutscher Banken GmbH <sup>1</sup>	
Limit of protection:	EUR 100 000 per depositor per credit institution <sup>2</sup> The following brands are part of your credit institution: Postbank - eine Niederlassung der Deutsche Bank AG DSL Bank - eine Niederlassung der Deutsche Bank AG FYRST maxblue	
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 <sup>2</sup>	
If you have a joint account with other person(s):	The limit of EUR 100 000 applies to each depositor separately <sup>3</sup>	
Reimbursement period in case of credit institution's failure:	7 working days <sup>4</sup>	
Currency of reimbursement:	euro	
Contact:	Entschädigungseinrichtung deutscher Banken GmbH Burgstraße 28 10178 Berlin GERMANY Telephone: +49 (0)30 59 00 11 960 Email: <a href="mailto:info@edb-banken.de">info@edb-banken.de</a>	Postal address Postfach 11 04 48 10834 Berlin GERMANY
More information:	<a href="http://www.edb-banken.de">www.edb-banken.de</a>	
Acknowledgement of receipt by the depositor:	not required	

#### **Additional information**

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

<sup>2</sup> This method is also used when a credit institution operates under different brands. Deutsche Bank AG also operates under the names Postbank – eine Niederlassung der Deutsche Bank AG, DSL Bank - eine Niederlassung der Deutsche Bank AG, FYRST and maxblue. This means that the total of all deposits held at one or more of these brands is covered up to an amount of EUR 100 000.

<sup>3</sup> 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 [www.edb-banken.de](http://www.edb-banken.de).

#### **4 Reimbursement**

The responsible Deposit Guarantee Scheme is:

Entschädigungseinrichtung deutscher Banken GmbH  
Burgstraße 28 Postal address:  
10178 Berlin Postfach 11 04 48  
Germany 10834 Berlin  
Germany

Telephone: +49 (0)30 59 00 11 960  
Email: info@edb-banken.de  
[www.edb-banken.de](http://www.edb-banken.de)

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 [www.edb-banken.de](http://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.