

Deposit Guarantee Scheme – Depositor Information Sheet

| Basic information about the protection of your eligible deposits | |
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| Eligible deposits in Citibank Europe plc are protected by: | the Deposit Guarantee Scheme (“DGS”) ⁽¹⁾ |
| Limit of protection: | €100,000 per depositor per credit institution ⁽²⁾ |
| If you have more eligible deposits at the same credit institution: | All your eligible deposits at the same credit institution are ‘aggregated’ and the total is subject to the limit of €100,000 ⁽²⁾ |
| If you have a joint account with other person(s): | The limit of €100,000 applies to each depositor separately ⁽³⁾ |
| Reimbursement period in case of credit institution’s failure: | 10 working days ⁽⁴⁾ |
| Currency of reimbursement: | Euro or, for branches of Irish banks operating in another member state of the EEA, the currency of that member state. |
| To contact Citibank Europe plc for enquiries relating to your account: | Please contact your Private Banker at Citibank Europe plc. Citibank Europe plc. 1 North Wall Quay Dublin 1 |
| To contact the DGS for further information on compensation: | Deposit Guarantee Scheme Central Bank of Ireland New Wapping Street North Wall Quay Dublin 1 Tel: 1890-777777 Email: info@depositguarantee.ie |
| More information: | www.depositguarantee.ie |

Additional information

(1) Scheme responsible for the protection of your eligible deposit

Your deposit is covered by a statutory deposit guarantee scheme. If insolvency should occur, your eligible deposits would be repaid up to €100,000.

(2) General limit of protection

If a covered deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the DGS. This repayment covers at maximum €100,000 per person per credit institution. This means that all eligible 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 €90,000 and a current account with €20,000, he or she will only be repaid €100,000.

(3) Limit of protection for joint accounts

In case of joint accounts, the limit of €100,000 applies to each depositor. However, eligible 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 €100,000.

In some cases eligible deposits which are categorised as “temporary high balances” are protected above €100,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits relating to certain events which include:

- (a) certain transactions relating to the purchase, sale or equity release by the depositor in relation to a private residential property;
- (b) sums paid to the depositor in respect of insurance benefits, personal injuries, disability and incapacity benefits, wrongful conviction, unfair dismissal, redundancy, and retirement benefits;
- (c) the depositor's marriage, judicial separation, dissolution of civil partnership, and divorce;
- (d) sums paid to the depositor in respect of benefits payable on death; claims for compensation in respect of a person's death or a legacy or distribution from the estate of a deceased person.

More information can be obtained at www.depositguarantee.ie

(4) Reimbursement

The responsible deposit guarantee scheme is:

Deposit Guarantee Scheme, Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1.

Tel: 1890-777777. Email: info@depositguarantee.ie. Website: www.depositguarantee.ie.

It will repay your eligible deposits (up to €100,000) within 10 working days from 1 January 2021 to 31 December 2023 and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the repayable amount cannot be made available within seven working days depositors will be given access to an appropriate amount of their covered deposits to cover the cost of living within five working days of a request. Access to the appropriate amount will only be made on the basis of data provided by the credit institution. If you have not been repaid within these deadlines, you should contact the deposit guarantee scheme.

Other important information

In general, all retail depositors and businesses are covered by the Deposit Guarantee Scheme. Exceptions for certain deposits are stated on the website of the Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are eligible, the credit institution shall also confirm this on the statement of account.

Exclusions List

Deposits protected by the DGS are credit balances which result from funds left in an account or from temporary situations deriving from normal banking transactions and which we are required to repay, or may be required to repay at a future date, under applicable legal and contractual conditions. However, some deposits are excluded from protection. A deposit is excluded from protection if:

1. The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
2. The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements **on the date deposits become unavailable.**
3. It is a deposit made by a depositor which is one of the following:
 - Credit institution (as defined in Regulation (EU) No 575/2103
 - Financial institution (as defined in Regulation (EU) 575/2013
 - Investment firm (as defined in the Statutory Instrument No 60 of 2007)
 - Insurance undertaking
 - Reinsurance undertaking
 - Collective investment undertaking
 - Public authority
 - Pension or retirement fund ⁽¹⁾
 - Debt Securities issued by credit institutions and liabilities arising out of own acceptances and promissory notes

The following are deposits, categories of deposits or other instruments which are no longer protected from 3 July 2015:

- Deposits of a credit union to which the credit union itself is entitled
- Deposits which can only be proven by a financial instrument ⁽²⁾ (unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which exists in a Member State on 2 July 2014)
- Deposits, the principal of which is not repayable at par
- Deposits, the principal of which is only repayable at par under a particular guarantee or agreement.

⁽¹⁾ Deposits by small self-administered pension schemes are not excluded

⁽²⁾ Listed in Section C of Annex 1 of Directive 2014/65/EU

For further information about exclusions, refer to the DGS website at www.depositguarantee.ie