

INFORMATION SHEET

Basic information on deposit protection

This document is also available in Spanish upon request.

The deposits held by Credit Suisse Bank (Europe), S.A. are insured by:	The Spanish Deposits Insurance Scheme for Credit Institutions (FGD)(1)
Insurance limit:	EUR 100,000 per depositor and per credit institution (2)
If you have further deposits with the same credit institution:	All your deposits with the same credit institution are added together and the total is subject to the EUR 100,000 limit (2).
If you have a joint account with another person(s):	The limit of EUR 100,000 applies to each depositor separately (3).
Reimbursement period in the event of bankruptcy of the credit institution:	See Note (4)
Currency of the reimbursement:	Euro
Contact details of the Fund:	Spanish Deposits Insurance Scheme for Credit Institutions Website: www.fgd.es Address: C/José Ortega y Gasset, 22 – 4th floor, 28006 Madrid Telephone +34 91 431 66 45 Fax: +34 91 575 57 28 Email address: fogade@fgd.es
For further information:	www.fgd.es
Applicable legislation:	See Note (5)
Acknowledgement of receipt by the depositor:	
Additional information:	See Note (6)

(1) System responsible for the insurance coverage of your deposit:

Your deposit is guaranteed by a Deposit Insurance Scheme created by statutory provision in Spain, which is called "*Fondo de Garantía de Depósitos de Entidades de Crédito*". In the event of the insolvency of your credit institution, the Deposit Insurance Scheme will reimburse your deposit up to EUR 100,000.

(2) General limit of the protection:

If a deposit becomes unavailable because a credit institution is unable to meet its financial obligations, a Deposits Insurance Scheme will reimburse depositors. The reimbursement amounts to a maximum of EUR

100,000 per credit institution. This means that all their deposits made with the same credit institution are added together to determine the level of coverage. If, for instance, a depositor has a savings account with EUR 90,000 and a deposit account with EUR 20,000, he/she will only be reimbursed EUR 100,000.

(3) Limit of protection for joint accounts:

In the case of joint accounts, the limit of EUR 100,000 shall apply to each depositor.

However, deposits in an account to which two or more persons have rights as partners or members of a company, partnership or any grouping of a comparable nature, without legal personality, are aggregated and treated as if they had been made by a single depositor for the purposes of calculating the EUR 100,000 limit.

In some cases, deposits will be guaranteed above EUR 100,000. Further information can be found on the website of the Deposits Insurance Scheme: <http://www.fgd.es/es>

(4) Reimbursement:

The responsible deposits insurance scheme is the Deposits Insurance Scheme for Credit Institutions (*Fondo de Garantía de Depósitos de Entidades de Crédito*), (www.fgd.es), located in C/José Ortega y Gasset, 22 – 4th Floor, 28006 Madrid, telephone +34 91 431 66 45 and email address: fogade@fgd.es.

The Deposits Insurance Scheme for Credit Institutions will reimburse your deposits up to a maximum of EUR 100,000 within the following maximum payment periods:

- a) Ten (10) business days, between 1 January 2021 and 31 December 2023.
- b) Seven (7) business days after 1 January 2024.

Until 31 December 2023, where the Deposits Insurance Scheme for Credit Institutions is unable to repay the reimbursable amount within seven (7) working days, it shall pay depositors, within a maximum period of five (5) working days following their request, an appropriate amount of their guaranteed deposits in order to cover their livelihood. This amount shall be deducted from the reimbursable sum, as set forth in Article 7.1, first paragraph, of Royal Decree 2606/1996 (*Real Decreto 2606/1996*) of 20 December 1996 on deposit guarantee funds of credit institutions.

The Deposits Insurance Scheme for Credit Institutions shall only grant access to the appropriate amount specified in the preceding paragraph on the basis of the Scheme's own data or on the basis of data provided by the credit institution.

If you have not been reimbursed within the relevant period, you should contact the Deposits Insurance Scheme, as the period during which you are entitled to claim reimbursement may be limited. For further information, please consult the Deposits Insurance Scheme of Credit Institutions on its website: www.fgd.es.

(5) Regulation applicable to the Deposits Insurance Scheme for Credit Institutions:

Basic regulation applicable to the Deposits Insurance Scheme for Credit Institutions:

- Royal Decree-law 16/2011 (*Real Decreto-ley 16/2011*), of 14 October, that creates the Deposits Insurance Scheme for Credit Institutions. BOE 249 de 15/10/2011 (Ref.: BOE-A-2011-16173). Consolidated Text.
- Royal Decree 2606/1996 (*Real Decreto 2606/1996*), of 20 December, on deposits insurance schemes for credit institutions. BOE 307 de 21/12/1996 (Ref.: BOE-A-1996-28535). Consolidated Text.

In addition, there are some complementary regulation applicable. For further information, please consult the Deposits Insurance Scheme for Credit Institutions (*Fondo de Garantía de Depósitos de Entidades de Crédito*) website: <http://www.fgd.es/es>, Section “*Legislación*”, available in this link: <http://www.fgd.es/es/legislacion.html>

(6) Additional Information:

Overall, all retail depositors and businesses are covered by deposit insurance schemes. Exceptions applicable to certain deposits can be found on the website of the responsible deposits insurance scheme. Credit Suisse Bank (Europe), S.A. will also inform you, upon request, on whether certain products are covered or not, and in any events, with respect to deposits, you will receive information in this regard within your account statements.

Debts owed by you to Credit Suisse Bank (Europe), S.A. shall be taken into account for the calculation of the amount guaranteed and repayable by the Deposit Guarantee Fund.

The following deposits are not considered covered deposits (*depósitos garantizados*):

a. Deposits made by other credit institutions on their own behalf and in their own name, as well as those made by the persons and financial institutions listed below:

1.º Broker-dealers (*sociedades de valores*) and securities brokers (*agencias de valores*).

2.º Insurance undertakings (*entidades aseguradoras*).

3.º Investment trust companies (*sociedades de inversión mobiliaria*).

4.º Management companies of undertakings for collective investment in transferable securities (*sociedades gestoras de instituciones de inversión colectiva*) and management companies of pension funds (*sociedades gestoras de fondos de pensiones*), management companies of securitisation funds (*fondos de titulización*) and of venture capital management (*fondos de capital riesgo*) and the deposits of the entities managed by them.

5.º Financial advisors (*empresas de asesoramiento financiero*) and portfolio management companies (*sociedades gestoras de cartera*).

6.º Venture capital companies (*sociedades de capital riesgo*) and their management companies (*sociedades gestoras*).

7.º Any other financial institution defined in article 4 (1) 26 of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013.

b. The institution's own funds (*fondos propios*), Debt securities (*valores representativos de deuda*) issued by the credit institution, including promissory notes (*pagarés*) and trade bills (*efectos negociables*) are also excluded from protection.

c. Deposits whose holder has not been identified, pursuant to Act 10/2010 of 28 April 2010 on money laundering and the financing of terrorism, or which derive from transactions that resulted in an irrevocable criminal sentence (*sentencia penal condenatoria*) for money-laundering are also excluded from protection.

d. Deposits of Public Administrations (*Administraciones Públicas*), except for those held on behalf of local authorities with an annual budget of €500,000 or less, are also excluded from protection.

The financial instruments (*valores*) held by the persons mentioned in paragraphs a) and d) above are not guaranteed.