

Information sheet

General information about protection of deposits

Deposits with Danske Bank are protected by:	The Guarantee Fund (Garantiformuen) (1)
Limit of protection:	EUR 100,000, corresponding to about DKK 750,000 per depositor per credit institution. (2)
If you have more than one deposit account at a single credit institution:	All your deposits with a particular credit institution are added up, the total amount being subject to the limit of EUR 100,000 (about DKK 750,000).
If you have an account jointly with another person:	The limit of EUR 100,000 (approx. DKK 750,000) applies to each depositor separately. (3)
Deadline for repayment if the credit institution is unable to meet its obligations:	Seven business days. (4)
Currency of repayment:	Danish kroner, or other relevant currency.
Contact information:	The Guarantee Fund (Garantiformuen) Sankt Annæ Plads 13, 2. tv. DK-1250 København K Denmark Tel. +45 33 14 62 45 E-mail: gii@gii.dk
Additional information:	www.gii.dk
Depositor's acknowledgement of receipt:	When you open an account with Danske Bank, you accept that our General conditions apply to the account. This information sheet is an appendix to our General conditions. When you accept our General conditions and begin using the account, you also confirm that you have received the information provided in this sheet.

Additional information:

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

(2) General limit of protection

If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a deposit guarantee scheme. Depositors are entitled to repayment of up to EUR 100,000 (approx. DKK 750,000) per credit institution. This means that all eligible deposits at the same credit institution are added up in order to determine the repayment amount. If, for instance, a depositor holds a savings account with EUR 90,000 and a current account with EUR 20,000, he or she will be repaid only EUR 100,000 (about DKK 750,000).

In some cases, deposits are protected above EUR 100,000.

- Deposits in pension savings accounts pursuant to legislation are fully covered.
- Deposits resulting from transactions relating to real property are covered up to an amount equal to EUR 10 million (about DKK 75 million) for a period of up to 12 months from the date on which the amount was deposited if the real property was used or is intended mainly for non-commercial purposes.
- Deposits that have a social purpose pursuant to legislation and are linked to special life events such as marriage, divorce or disability are covered up to an amount equal to EUR 150,000 (about DKK 1,125,000) for a period of up to six months from the date on which the amount was deposited.
- Deposits resulting from damages or compensation pursuant to legislation for damage or injury resulting from a criminal act or miscarriage of justice are covered up to an amount equal to EUR 150,000 (about DKK 1,125,000) for a period of up to six months from the date the amount was deposited.

Additional information is available at www.gii.dk.

(3) Limit of protection for joint accounts

For joint accounts, the limit of EUR 100,000 (about DKK 750,000) applies to each depositor separately.

(4) Repayment

The responsible deposit guarantee scheme is:

Garantiformuen, Sankt Annæ Plads 13, 2. tv., DK-1250 København K, tel. +45 33 14 62 45, e-mail: gii@gii.dk, website: www.gii.dk.

Deposits (up to EUR 100,000) will be repaid via the scheme within seven working days.

If you have not been repaid within these deadlines, you should contact the deposit guarantee scheme because the period in which you can claim reimbursement may be limited.

For more information, go to www.gii.dk.

Other important information

In general, all retail depositors and businesses are covered by deposit guarantee schemes. Exceptions and transition schemes in connection with certain deposits, e.g. deposits in Børneopsparing (child savings accounts) linked to a pooled deposit scheme are described at the website of the relevant deposit guarantee scheme. Your credit institution will also inform you of whether certain products are covered or not. If deposits are eligible, the credit institution will also confirm this on the statement of account.