

DEPOSITOR INFORMATION

Main information on deposit insurance	
Deposits held with AB SEB bankas are insured	by state company Deposit and Investment Insurance
Insurance coverage limit	up to EUR 100,000 per depositor for all his/her deposits with AB SEB bankas ¹
In case you have several deposits with AB SEB bankas	all your deposits held with AB SEB bankas are summed up and the EUR 100,000 coverage limit applies to the total amount of your deposits ¹
If you have a joint account with another (other) person (persons)	the EUR 100,000 limit applies separately for each depositor ²
Deposit insurance compensation disbursement term, if AB SEB bankas fails to meet its obligations	20 working days ³
Deposit insurance compensation payment currency	euro
Contact data	State company Deposit and Investment Insurance, Algirdo g. 31, Vilnius, LT-03219, Tel.: 8 5 2135657, Fax: 8 5 2135546, idf@idf.lt
For more detailed information	www.iidraudimas.lt
Depositor confirmation that he received the information	_____ signature, name, surname and personal ID

Comments:

¹ If a deposit is not compensated as a result of AB SEB bankas' inability to fulfil its financial obligations, deposit insurance compensations to depositors shall be paid by state company Deposit and Investment Insurance. Maximum amount of insurance compensation of deposits with AB SEB bankas per single depositor is EUR 100,000. The amount of deposit insurance compensation is determined by summing up all the deposits held with AB SEB bankas. For instance, if a depositor has a savings account with relevant account balance of EUR 90,000 and a current account with relevant account balance of EUR 20,000, the amount that will be disbursed to such depositor as insurance compensation will be only EUR 100,000.

In some specific cases (funds from sales of residential property owned by a depositor have been transferred to the depositor's account no more than 6 months before the occurrence of the deposit insured event; funds inherited by a depositor as legatee or successor; funds received by a depositor as a beneficiary under a life insurance contract or under any other contract that conforms to its essence in the event of death; funds received by a depositor as a compensation or benefit in the cases and under the conditions provided for by law due to fatality of another person when performing his/her professional or official duties; benefits or compensations for damage rendered by violent crimes) deposit coverage is higher than EUR 100,000.

More detailed information is available at the following website: www.iidraudimas.lt.

² If you have a joint account with another (other) person (persons), the insurance coverage limit of EUR 100,000 applies to each joint owner of the deposit.

³ Insurance compensation disbursement.

Institution responsible for the deposit insurance scheme is state company Deposit and Investment Insurance (Algirdo g. 31, Vilnius, LT-03219, Tel.: 8 5 2135657, Fax: 8 5 2135546, idf@idf.lt), website address: www.iidraudimas.lt. It will compensate your deposits (up to EUR 100,000) no later than within:

- 20 working days until 31 December 2018;
- 15 working days since 1 January 2019 till 31 December 2020;
- 10 working days since 1 January 2021 till 31 December 2023;
- 7 working days since 1 January 2024.

If until 31 December 2023 deposit insurance compensations are not disbursed within 7 working days since the day of occurrence of the deposit insured event, starting from 16 May 2016, at a depositor's request, he or she will be paid, within 5 working days as of the receipt of a relevant request, a portion of the deposit insurance compensation equal to the minimum monthly wage not exceeding, however, the sum total of the depositor's deposits eligible for insurance (advance deposit insurance compensation).

If within said periods no insurance compensation was disbursed to you, you should contact state company Deposit and Investment Insurance. More detailed information is available at the following website: www.iidraudimas.lt.

Other important information.

In principle, all deposits of retail depositors and corporate depositors are insured by state company Deposit and Investment Insurance.

Exceptions applied to certain deposits are provided at the website of state company Deposit and Investment Insurance: www.iidraudimas.lt. AB SEB bankas, at your request, will also inform you whether a product is or is not covered by insurance. If deposits are insured, AB SEB bankas confirms this in statement of account.

DEPOSITOR INSURANCE SCHEME CASES WHERE DEPOSITS ARE NOT COVERED BY INSURANCE AND WHERE RESTRICTIONS ON PAYMENT OF INSURANCE COMPENSATIONS ARE APPLIED

Cases, where deposits are not covered by insurance:

- 1) deposits of credit institutions held at their own account and in their own name;
- 2) AB SEB bank own funds;
- 3) deposits, in case of which criminal conviction has been imposed in connection with money laundering;
- 4) deposits of financial institutions;
- 5) deposits of management companies;
- 6) deposits of financial brokerage companies;
- 7) deposits whose owners' identity has not established (deposits in anonymous and encoded accounts);
- 8) deposits of insurance companies and reinsurance companies operating based on the Law of the Republic of Lithuania on Insurance;
- 9) deposits of collective investment undertakings;
- 10) pension fund deposits;
- 11) deposits of state and municipal institutions as they are defined by the Law of the Republic of Lithuania on Civil Service, other than funds held in deposit accounts of such institutions and entities and owned by other persons;
- 12) deposits of the Bank of Lithuania;
- 13) debt securities issued by the participant itself and its liabilities related to its acceptances and promissory notes;
- 14) electronic money and funds received by an electronic money institution from electronic money holders for an exchange with electronic money.

Cases, where restrictions on payment of insurance compensations are applied:

1. Deposit insurance compensations are not paid:
 - 1) in case of the above-indicated deposits (the ones that are not covered by insurance), funds, money, securities and liabilities;
 - 2) to depositors for their deposits in an account in which over 24 recent months before the day of occurrence of the insured event no transactions related to the deposit have been executed, and the amount of the deposit held is below 10 euros.
2. Disbursement of insurance compensations shall be suspended, if a relevant depositor or any other person with security interest in the deposit insurance compensation is charged with an offence in connection with money laundering, until the day on which the court judgement becomes definitive.

Cases, where payments of insurance compensations are delayed:

In cases described under the Law of the Republic of Lithuania on Insurance of Deposits and Liabilities to Investors (more detailed information can be found on www.iidraudimas.lt) payments of insurance compensations can be delayed, for example, if there is a lack of data to justify the right to the deposit insurance premium, or there is a judicial dispute over the deposit, or depositors right to dispose a deposit is limited.