

Deposits with	DZB Bank GmbH
are protected by	BVR Institutssicherung GmbH (1)
Maximum security limit:	EUR 100,000 per investor per credit institution (2)
If you have several deposits with the same bank:	All of your deposits with the same credit institution are "added together" and the total sum is subject to the maximum limit of EUR 100,000. (2)
If you have a joint account with one or several persons:	The maximum limit of EUR 100,000 applies to each individual depositor. (3)
Reimbursement period with the failure of a credit institution	20 working days until 31 May 2016 / 7 working days from 1 June 2016
Reimbursement currency:	Euro
Contact details:	BVR Institutssicherung GmbH Schellingstraße 4 10785 Berlin Telephone: +49 (0)30 20 21-0 E-mail: info@bvr-institutssicherung.de
Further information:	www.bvr-institutssicherung.de

Confirmation of receipt by the depositor: not required for existing customers

Additional information (for all or some of the points below)

(1) Your credit institution is part of an institutional protection system, which is officially recognised as a deposit guarantee system. This means that all institutes, which are affiliated with these guarantee systems support one another in order to avoid insolvency. In the event of an insolvency, your deposits will be reimbursed, up to an amount of EUR 100,000.

(2) If a deposit is not available, because a credit institution is not able to fulfil its financial obligations, the depositors will be compensated by the deposit guarantee system. The relevant cover sum is a maximum of EUR 100,000 per credit institution. This means that with the calculation of this sum, all of the deposits held with the same credit institution are added together. For example, if the depositor holds EUR 90,000 on a savings account and EUR 20,000 on a current account, he will only be reimbursed with EUR 100,000.

This means that the total sum of all deposits with one or several of these brands is covered in the amount of up to EUR 100,000.

(3) With joint accounts, the maximum limit of EUR 100,000 applies to each depositor.

Deposits on an account, which two or several persons dispose of as members of a partnership or firm, an association or a similar amalgamation without being a legal entity, will, however, be combined for the calculation of the maximum limit of EUR 100,000 and treated as one deposit by a single investor. In the cases of Section 8 (2) to (4) of the Deposit Guarantee Act, deposits are secured over and above EUR 100,000. Further information is available from www.bvr-institutssicherung.de.

(4) Reimbursement

The responsible deposit guarantee system is BVR Institutssicherung GmbH, Schellingstraße 4, 10785 Berlin, Telephone: +49 (030) 20 21-0, E-mail: info@bvr-institutssicherung.de, Website: www.bvr-institutssicherung.de. Your deposits (up to EUR 100,000) will be reimbursed no later than within 20 working days until 31 May 2016 / 7 working days from 1 June 2016. If you have not received the reimbursement within these time periods, you should contact the deposit guarantee system, as the validity period of the reimbursement claims may have lapsed after a specific time limit. Further information is available from www.bvr-institutssicherung.de.

Further important information

Deposits of private customers and companies are generally covered by deposit guarantee systems. Exceptions, which apply to specific deposits, are notified on the website of the responsible deposit guarantee system. Upon request, your credit institution will also inform you as to whether specific products are covered or not. If deposits are eligible for compensation, the credit institution will also confirm this on the account statement.