INFORMATION FOR DEPOSITORS
(Depositor Information Disclosure Form)

Key Information on Deposit Protection	
Deposits held with Finora Bank UAB are guaranteed	Public Institution Deposit and Investment Insurance
Coverage limit	Up to 100 000 EUR per depositor for all deposits held in the same credit institution
If you hold multiple deposits at the same credit institution	All deposits you hold in the same credit institution are counted together, and the 100 000 EUR limit applies to the combined amount.
If you hold a joint account with another person (or persons)	The 100 000 EUR limit applies separately to each depositor
Payout deadline if the credit institution is unable to meet its obligations	7 working days
Payout currency	Euro
Contact details	Public Institution Deposit and Investment Insurance Savanoriu pr. 5, LT-03116 Vilnius Tel. +370 5 213 5657 Email: idf@idf.lt
More information	iidraudimas.lt
Depositor confirmation that the information has been received	

Notes:

1. Explanation regarding the information provided in points 2 and 3.
If a deposit is not repaid because the credit institution is unable to meet its financial obligations, the deposit guarantee institution pays deposit insurance compensations to depositors. The maximum compensation amount for deposits held in the same credit institution is EUR 100,000 per depositor. When calculating the compensation amount, all deposits held in the same credit institution are added together.

For example, if a depositor holds a savings account with EUR 90,000 and a current account with EUR 20,000, the compensation will be limited to EUR 100,000.

In certain cases (when funds were credited to the depositor’s account no earlier than six months before the date of the deposit insurance event for the sale of a residential property owned by the depositor; funds inherited by the depositor under a will or by law; funds received by the depositor as a beneficiary under a life insurance contract or an equivalent agreement upon the death of the insured; funds received by the depositor as compensation or benefits under statutory provisions following the death of another person in the course of work or official duties; compensation or benefits for damage caused by violent crime), deposits are protected for an amount exceeding EUR 100,000.

More information is available at iidraudimas.lt.

2. Explanation regarding the information provided in point 4.
If you hold a joint account with another person (or persons), the EUR 100,000 protection limit applies separately to each co-holder of the deposit.

3. Explanation regarding the information provided in point 5. Deposit compensation payments. The institution responsible for the deposit guarantee system is the deposit guarantee company (insert the name, address, telephone number, fax number, and email address of the guarantee institution), website iidraudimas.lt. This institution will reimburse your deposits (up to EUR 100,000) no later than within 7 working days.

If you do not receive the compensation within this period, you should contact the deposit guarantee institution. More information is available at iidraudimas.lt.

4. Other important information.

As a rule, all deposits of retail depositors and companies are insured by the deposit guarantee institution.

Certain exceptions apply to specific types of deposits. These exceptions are listed on the guaranteed institution's website iidraudimas.lt. Upon request, your credit institution will also inform you whether a particular product is covered. If deposits are insured, the credit institution confirms this in the account statement.

(Deposit Guarantee Information Form)
INFORMATION ON DEPOSIT GUARANTEE

Key information on cases where deposits are not guaranteed and where deposit guarantee payout limitations apply	
Deposits held with Finora Bank UAB are guaranteed	Public Institution Deposit and Investment Insurance
Cases where deposits are not guaranteed	It is noted that under Article 3(2) of the Law of the Republic of Lithuania on Deposit and Investor Protection, the following are **not** considered deposit insurance objects (the deposits of the listed entities are not covered by deposit insurance, regardless of the jurisdiction in which these entities are established): 1.1. deposits of other credit institutions held in their own name and for their own account;

	1.2. the credit institution’s own funds; 1.3. deposits for which a final conviction has been issued in a criminal case related to money laundering; 1.4. deposits of financial institutions; 1.5. deposits of management companies; 1.6. deposits of investment brokerage firms; 1.7. deposits whose owners cannot be identified (deposits held in anonymous or coded accounts); 1.8. deposits of insurance and reinsurance undertakings established in member states or third countries; 1.9. deposits of collective investment undertakings; 1.10. deposits of pension funds; 1.11. deposits of state or municipal institutions and agencies as defined in the Law on Civil Service of the Republic of Lithuania, except for funds belonging to third parties and held in deposit accounts of such institutions and agencies; 1.12. deposits of the Bank of Lithuania; 1.13. debt securities issued by the participant of the deposit guarantee system itself, and liabilities related to its acceptances and promissory notes; 1.14. electronic money and funds received in exchange for electronic money issued to electronic money holders.
Cases where limitations apply to the payment of deposit guarantee compensation	It is noted that under Article 8 of the Law on Deposit and Investor Protection, **deposit guarantee compensation is not paid** in the following cases: 2.1. for deposits, funds, money, securities, and liabilities that, under Article 3(2) of the Law on Deposit and Investor Protection, are not considered objects of deposit insurance; 2.2. to depositors for deposits held in an account in which no deposit-related transactions have been carried out during the 24 months preceding the date of the deposit insurance event, and where the balance of the deposit is less than EUR 10; 2.3. to depositors or other persons entitled to claim deposit guarantee compensation if a final conviction has been issued in a criminal case concerning the lawfulness of the acquisition of the funds held as deposits, in relation to money laundering and/or terrorist financing.
Cases where the payment of deposit guarantee compensation is postponed	It is noted that under Article 7(4) of the Law on Deposit and Investor Protection, the payment of deposit guarantee compensation is **postponed** in the following cases: 3.1. where the information required to establish the claimant’s right to deposit guarantee compensation is incomplete, or where a judicial dispute concerning the deposit is pending, payment is postponed until the necessary information establishing the right to compensation is

	provided, or until a final court judgment resolving the dispute becomes effective; 3.2. where the depositor’s right to dispose of the deposit has been restricted under statutory procedures, payment is postponed until such restrictions are lifted; 3.3. where no deposit-related transactions have been carried out during the 24 months preceding the date of the deposit insurance event, payment may be postponed for up to 3 months from the date of the deposit insurance event; 3.4. where the deposit guarantee institution receives information from the participant of the deposit guarantee system that the compensation amount will exceed EUR 100,000 for the reasons set out in Article 4(2) of the Law on Deposit and Investor Protection, the payment of the amount exceeding EUR 100,000 is postponed until the amounts referred to in Article 4(2) are clarified, but not longer than 3 months from the date of the deposit insurance event; 3.5. where an insurable deposit is held in a joint or deposit account, payment is postponed until the amounts attributable to each individual entitled to the deposit are clarified, but not longer than 3 months from the date of the deposit insurance event; 3.6. where deposit guarantee compensation is paid to depositors of a branch of a credit institution established in the Republic of Lithuania and operating in another member state in accordance with Article 7(7) of the Law on Deposit and Investor Protection, payment is postponed until the deposit guarantee scheme of the host member state confirms it is prepared to make the payments; 3.7. where deposit guarantee compensation is paid to depositors of a branch established in Lithuania by a credit institution whose head office is located in another member state, in accordance with Article 7(8) of the Law on Deposit and Investor Protection, payment is postponed until the deposit guarantee scheme of the home member state provides the necessary information for the payments and transfers the required funds; 3.8. where the depositor or another person entitled to claim deposit guarantee compensation is subject to criminal charges concerning the lawfulness of the acquisition of the funds held as deposits in relation to money laundering and/or terrorist financing, payment is postponed until a final court judgment enters into force.
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