

## STANDARD INFORMATION FORM TO BE PROVIDED TO DEPOSITORS

Basic information relating to protection of deposits

Deposits made with Banca IFIS are protected by:	The Interbank Deposit Protection Fund (FITD) <sup>1</sup>
Protection limit:	EUR 100,000 per depositor and per credit institution <sup>2</sup>  This applies to accounts held under the Bank's following trademarks: rendimax, contomax, Banca IFIS Impresa, IFISimpresa
If you have multiple deposits with a credit institution:	All your deposits with the same credit institution are "cumulative" and the total is subject to a EUR 100,000 limit <sup>2</sup>
If you have a joint account with another person:	The EUR 100,000 limit applies separately to each depositor <sup>3</sup>
Repayment period in the event a credit institution fails:	The Fund will make repayment within the following time limits: a) 20 working days to 31st December 2018; b) 15 working days from 1st January 2019 to 31st December 2020; c) 10 working days from 1st January 2021 to 31st December 2023; d) 7 working days from 1st January 2024 <sup>4</sup>
Repayment currency:	EUR
Contact:	Via del Plebiscito, 102 - 00186 ROME (ITALY) Tel. 0039 06-699861 - Fax: 0039 06-6798916 E-mail: <a href="mailto:infofitd@fitd.it">infofitd@fitd.it</a> Certified e-mail: <a href="mailto:segreteria generale@pec.fitd.it">segreteria generale@pec.fitd.it</a>
For more information:	<a href="http://www.fitd.it">www.fitd.it</a>

### <sup>1</sup>Deposit protection system

Your deposit is covered by a contractually instituted system, which is officially recognised as a deposit guarantee scheme. If your credit institution fails, your deposits will be repaid up to EUR 100,000.

### <sup>2</sup>General protection limit

If a deposit is unavailable because a credit institution is not able to meet its financial obligations, depositors will be repaid by a deposit guarantee scheme. Repayment is limited to EUR 100,000 per credit institution. This means that all deposits held by the same credit institution are added together to determine the level of cover. For example, if a depositor has a savings account with EUR 90,000 in it and a current account with EUR 20,000 in it, only EUR 100,000 will be repaid.

This method will also apply if a credit institution operates under different trademarks. Banca IFIS also operates under these names: rendimax, contomax, Banca IFIS Impresa and IFISimpresa. This means that all deposits held under one or more of these trademarks have total cover of up to EUR 100,000.

### <sup>3</sup>Protection limit for joint accounts

For joint accounts, the EUR 100,000 limit applies to each depositor. However, deposits held in an account held by two or more people as members of a partnership or other association or group of a similar nature without independent legal status are cumulative and treated as if they were made by a single depositor for the purposes of calculating the EUR 100,000 limit.

The maximum limit of EUR 100,000 does not apply to deposits held by natural persons relating to amounts deriving from certain transactions. This only applies in the nine months following the amount being credited or at the moment in which it becomes available. The list of transactions affected are: a) transactions relating to the transfer or constitution of real rights on residential property; b) divorce, retirement, termination of an employment contract, invalidity or death; c) payment of insurance benefits, compensation or indemnity in relation to damages due to events considered by law as being crimes against the person or for unjust detention. For more information, please see [www.fitd.it](http://www.fitd.it).

### <sup>4</sup>Repayment

The deposit guarantee scheme is managed by FITD – Fondo Interbancario di Tutela dei Depositi (Via del Plebiscito, 102 - 00186 ROME (ITALY) - Tel. 0039 06-699861 - Fax: 0039 06-6798916 - E-mail: [infofitd@fitd.it](mailto:infofitd@fitd.it) - Certified e-mail: [segreteria generale@pec.fitd.it](mailto:segreteria generale@pec.fitd.it)). It will repay your deposits (up to EUR 100,000) within: a) 20 working days to 31st December 2018; b) 15 working days from 1st January 2019; 10 working days from 1st January 2021; 7 working days from 1st January 2024. Until 31st December 2023, the guarantee scheme will ensure that each protected deposit holder who makes a request will receive, within five working days from the request, an amount which is sufficient to allow him or her to meet ongoing charges, to be drawn from the amount to be repaid. If repayment is not made within these time limits, please contact the deposit guarantee scheme in that there may be a deadline to demand repayment. For more information, please see [www.fitd.it](http://www.fitd.it).

### Other important information

In general, all retail depositors and businesses are covered by deposit guarantee schemes. Current exceptions from these deposit guarantee schemes are shown on the relevant guarantee scheme website. The credit institution will also notify you, if requested, whether products are covered or not. Credit institutions must also show whether deposits are covered on bank statements.

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