

STANDARD INFORMATION FORM FOR DEPOSITORS

Basic information on the protection of deposits

Deposits made with Banca Ifis are protected by:	The Interbank Deposit Protection Fund (FITD) ¹
Protection limit:	<p>EUR 100.000 per depositor and per credit institution²</p> <p>The following trademarks are part of the Banca Ifis credit institution: Rendimax, Banca Ifis</p> <p>In some cases, the law provides for enhanced protection for social needs³</p>
If you have multiple deposits within one credit institution:	<p>All your deposits within the same credit institution are 'accumulative' and the grand total of them added together is covered up to the EUR 100.000 limit²</p> <p>Where the bank does business under different trademarks, all the deposits held under the various trademarks of the same credit institution are to be added together and the grand total is covered up to the EUR 100.000 limit per depositor</p>
If you have a joint account with another person:	The EUR 100.000 limit applies separately to each depositor ⁴
Repayment times in the event a credit institution fails:	<p>Within 7 working days from the date the court order for compulsory administrative liquidation of the credit institution comes into effect⁵.</p> <p>The right to repayment will be considered forfeited if five years have passed since the date the court order for compulsory administrative liquidation of the credit institution came into effect⁶.</p>
Repayment currency:	EURO
Contact details for the deposit protection fund:	<p>The Interbank Deposit Protection Fund (FITD)</p> <p>Via del Plebiscito 102, Rome, 00186 (ITALY)</p> <p>www.fitd.it</p> <p>E-mail: infofitd@fitd.it</p>
For more information:	<p>Banca Ifis S.p.A.</p> <p>Offices in Via Terraglio 63, Mestre, 30174, Venice (ITALY)</p> <p>Tel. +39 0415027511 – 800 522 122</p> <p>E-mail: assistenza@rendimax.it</p> <p>PEC: rendimax@bancaifis.legalmail.it, segreteria@bancaifis.legalmail.it</p> <p>www.bancaifis.it</p> <p>www.fitd.it</p>

¹ Deposit protection system

The FITD is a private law consortium between banks, officially recognized by the Bank of Italy as a deposit guarantee scheme. The adherence of banks to deposit guarantee schemes is mandatory by law. Your deposit is covered by a contractual guarantee, officially recognized as a deposit guarantee scheme. In the event of your credit institution going bankrupt, your deposits will be reimbursed up to a total of EUR 100.000.

Banca Ifis S.p.A.

Sede operativa: Via E. Gatta, 11
30174 Venezia Mestre Italia
T. +39 041 5027511 - F. +39 041 5027555
Sede legale: Via Terraglio, 63
30174 Venezia Mestre Italia
www.bancaifis.it

Cap. Soc. Euro 53.811.095 i.v.
CF/Reg. Imprese Venezia 02505630109
P.IVA 04570150278
REA CCIAA Venezia n. 247118

Iscritta all'Albo delle banche al n. 5508
Capogruppo del Gruppo Banca Ifis.
Iscritta all'albo dei Gruppi Bancari.

Società aderente al Fondo Nazionale
di Garanzia e al Fondo Interbancario
di Tutela dei Depositi.

² **General protection limit**

If a deposit is unavailable because the credit institution is unable to fulfill its financial obligations, depositors are reimbursed by a deposit guarantee scheme. The repayment is limited to EUR 100.000 per credit institution, meaning all deposits with the same credit institution must be added together and the grand total of these is covered for no more than EUR 100.000. By means of example, if a depositor has a savings account of EUR 90.000 and a checking account of EUR 20.000, they will only be refunded EUR 100.000.

This limit also applies if a credit institution does business under several different trademarks. Banca Ifis also operates under Rendimax and Banca Ifis. This means that all deposits with one or more of these trademarks must be added together for a total coverage of no more than EUR 100.000.

³ **Enhanced protection**

See Art. 96-bis.1, paragraph 4, of Legislative Decree no. 385/93 (The Consolidated Law on Banking - TUB): The maximum limit of EUR 100.000 does not apply, in the nine months following their being credited or when they become available, to deposits belonging to natural persons for amounts deriving from: 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 crimes against the person or wrongful imprisonment.

⁴ **Protection limit for joint accounts**

In the case of joint accounts, the limit of EUR 100.000 applies to each depositor. However, deposits in an account owned by two or more people as members of a partnership or similar association or group not having legal form are added up and considered to be of a single depositor and hence covered up to 100.000 EUR.

Further information can be found on the following internet site: www.fitd.it.

⁵ **Repayment**

The deposit guarantee system responsible for repayments is the Interbank Deposit Protection Fund (Via del Plebiscito 102, Rome, 00186 (ITALY) - E-mail: infofitd@fitd.it - PEC: segreteria generale@pec.fitd.it).

Further information can be found on the following internet site: www.fitd.it.

⁶ **Forfeiture**

Forfeiture is prevented if a judicial request has been filed, unless the trial has expired, or if the guarantee scheme has acknowledged the right to repayment (Art.96-bis. 2, paragraph 4 of the Consolidated Law on Banking - TUB, as amended by Legislative decree no.30 / 2016).

Other important information

In general, all retail depositors and businesses are covered by deposit guarantee schemes. Exceptions in force for certain deposit guarantee schemes are indicated on the website of the relevant guarantee scheme. Your credit institution will also notify you on request if certain facilities are covered or not. The coverage of deposits must also be confirmed by the credit institution in the relative bank statement.