

Information sheet for depositors

Deposits at Clearstream Banking AG are protected by:	The Compensation Fund of German Banks (<i>Entschädigungseinrichtung deutscher Banken GmbH</i>) (1)
Protection ceiling:	EUR 100,000 per depositor per credit institution (2)
If you have multiple deposits at the same credit institutions:	All your deposits at the same credit institution are aggregated and the total is subject to the ceiling of EUR 100,000 (2)
If you have a joint account with one or more other persons:	The ceiling of EUR 100,000 applies to each depositor separately. (3)
Reimbursement deadline in the event of the failure of a credit institution:	20 business days until 31 May 2016 and 7 working days from 1 June 2016 onwards. (4)
Currency of reimbursement:	Euro
Contact:	Entschädigungseinrichtung deutscher Banken GmbH Burgstraße 28 10178 Berlin Germany Postal address: Postfach 11 04 48 10834 Berlin Telephone: +49 (0)30 59 00 11 960 Email: info@edb-banken.de
Further information:	www.edb-banken.de

Additional information (on all or some of the following items)

- (1) Your deposit is covered by a statutory deposit guarantee scheme and a contractual deposit guarantee scheme. Should your credit institution become insolvent, your deposits will be reimbursed up to EUR 100,000.
- (2) If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the deposit guarantee scheme. The amount covered is maximum of EUR 100,000 per credit institution. This means that all deposits held at the same credit institution are totalled in order to determine the amount covered. For example, if a depositor has EUR 90,000 in a savings account and EUR 20,000 in a current account, he or she will be reimbursed only EUR 100,000.
- (3) For joint accounts, the ceiling of EUR 100,000 applies to each depositor. Deposits held in an account to which two or more persons are entitled as members of a business partnership, partnership, association or grouping of a similar nature without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the ceiling of EUR 100,000.

In the cases listed in Section 8 (2) to (4) of the German Deposit Guarantee Act (*Einlagensicherungsgesetz*), deposits in excess of EUR 100,000 are protected. Further information is available on the website of Entschädigungseinrichtung deutscher Banken GmbH at www.edb-banken.de.

(4) Reimbursement

The responsible deposit guarantee scheme is Entschädigungseinrichtung deutscher Banken GmbH; its contact information can be found on the first page.

Up to 31 May 2016, it will reimburse your deposits (up to EUR 100,000) within no more than 20 business days, and from 1 June 2016 onwards, it will do so within seven business days.

If you have not been repaid by these deadlines, you should contact the deposit guarantee scheme, as the valid period for reimbursement requests can expire after a certain period of time. Further information is available on the website of Entschädigungseinrichtung deutscher Banken GmbH at www.edb-banken.de.

Further important information

All retail depositors and businesses are generally covered by deposit guarantee schemes. Exceptions for certain deposits are stated on the website of the responsible deposit guarantee scheme. Your credit institution will also inform you-upon request on whether certain products are covered or not. If deposits are covered, the credit institution will also confirm this on the account statement.