

# Depositor information sheet

## Basic information about guaranteeing deposits

---

Deposits in LHV Pank are protected on account of	the Deposit Guarantee Sectoral Fund
Limit of deposit guarantee	100,000 euros per depositor in one credit institution.  In addition, the sales proceeds of residential real estate of a natural person are guaranteed up to 70,000 euros within 6 months as of the sales transaction.
If you have more deposits with one credit institution	All of your deposits with the same credit institution will be aggregated. The total amount of your deposits is subject to the limit of 100,000 euros.
If you have a joint deposit with another person(s)	The limit of 100,000 euros applies to each depositor separately.  Funds deposited in an account in relation to which at least two persons have privileges as members of such a general partnership or other similar association that is not a legal person will be aggregated and considered a deposit made by a single depositor and guaranteed to the amount of 100 000 euros.
Reimbursement period in the case of a credit institution's insolvency or another relevant event	7 working days
Currency of reimbursement	Euro
Contact	Guarantee Fund  Registry Code 74000047 Roosikrantsi 2 Tallinn, 10119 Phone 611 0730 E-mail <a href="mailto:tf@tf.ee">tf@tf.ee</a>
Additional information	<a href="http://www.tf.ee">www.tf.ee</a>

---

### Additional information

In general, the deposit guarantee scheme covers all natural persons, ordinary entrepreneurs and other retail depositors. The exceptions applied to certain deposits are listed on the website of the deposit guarantee scheme at [www.tf.ee](http://www.tf.ee).

The credit institution will inform you on request whether a certain financial product is covered or not. If deposits are guaranteed, the credit institution shall confirm it on the statement of the account.

Information on deposits not subject to a guarantee and compensation is available on the website of the deposit guarantee scheme [www.tf.ee](http://www.tf.ee).