

DEPOSITORS' NEWSLETTER
General Deposit Protection Info

Deposits with Raiffeisenbank (Bulgaria) AD are protected by:	Bulgarian Deposit Insurance Fund (BDIF)
Guaranteed amount:	BGN 196 000 per depositor with a single bank
In case you have more than one deposit with a single bank:	All your deposits with a single bank will be "summed up" and the rule for the guaranteed amount of BGN 196 000 will be applied to the total sum. ^[1]
In case you hold a joint deposit together with another individual (individuals):	The guaranteed amount – BGN 196 000 - will be applied to each separate depositor ^[2]
Deadline for payment of guaranteed amounts in case of a bank's insolvency:	7 business days ^[3]
Currency unit, used upon payment of guaranteed amounts:	Guaranteed deposit amounts will be paid in Bulgarian leva (BGN).
Contact details:	Bulgarian Deposit Insurance Fund (BDIF) Address: 1606 Sofia, 27 Vladayska Str. Tel: +359 2 953 1217, факс: +359 2 952 1100, e-mail: contact@dif.bg URL: http://dif.bg
Further information is available at:	www.dif.bg
Receipt acknowledged by the depositor	

^[1] In case a certain deposit is unavailable due to the bank's being unable to meet its financial obligations, the Bulgarian Deposit Insurance Fund will pay the deposits to their depositors. The maximum amount to be refunded is BGN 196 000 per depositor with a single bank. This means that all deposited amounts with a bank will be summed up, in order to determine the amount of the guarantee. For example, in case a depositor holds a savings account with balance of BGN 180 000 and a current account with balance of BGN 40 000, this depositor will receive payment in the amount of BGN 196 000 only.

^[2] In case of joint deposits the limit of BGN 196 000 shall be applied to each depositor separately. Further information is available at the website of the Bulgarian Deposit Insurance Fund: www.dif.bg.

^[3] Guaranteed amounts' refund: The compulsory mechanism for guaranteeing deposits is the following: via the Bulgarian Deposit Insurance Fund (BDIF) 1606 Sofia, 27 Vladayska Str.

BDIF will begin paying your savings up to BGN 196 000 in the latest 7 working days from the date of issuance of the act of art. 20 paragraph 1 of the Law on Deposit Insurance banks.

Other important information

All depositors, whether individual or corporate clients are protected by the schemes for deposit insurance. Exceptions for certain deposits are stated on the website of the obligated scheme for deposit insurance. Upon request your bank will inform you whether certain products are covered or not. If deposits are covered, the bank confirms this on the statement of the account.