

## DEPOSITORS' NEWSLETTER

### General Deposit Protection Info

Deposits with United Bulgarian Bank 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 196 000 will be applied to the total sum. <sup>[1]</sup>
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 <sup>[2]</sup>
Deadline for payment of guaranteed amounts in case of a bank's insolvency:	7 business days <sup>[3]</sup>
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.**

**Phone: +359 2 953 1217, fax: +359 2 952 1100,**

**e-mail: [contact@dif.bg](mailto:contact@dif.bg)**

**URL: <http://dif.bg>**

**Further information is available at: [www.dif.bg](http://www.dif.bg)**

#### Receipt acknowledged by the depositor

**Date:**

.....  
/signature/

.....  
/depositor's full name/

**This newsletter has been drawn up in two identical copies, one for each of the parties hereto.**

[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](http://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. The Bank Deposits Guarantee Fund will initiate payout of your deposits in an amount up to BGN 196 000 within 7 business days at the latest as from the date of issuance of an act as per Art. 20, Para 1 of the Bank Deposits Guarantee Act. Other important information: In principle, all depositors, regardless of whether being individuals or legal entities, are protected through the deposit guarantee mechanisms. Exceptions concerning certain deposit types are stated on the website of the relevant deposit guarantee mechanism. Upon request your bank will inform you as to whether certain products are guaranteed or not. Should deposits be deemed guaranteed, the bank will also confirm that in the particular account statements.