

ProCredit Bank AG
Customer Service
P.O. Box 90 04 67
60444 Frankfurt am Main

Information about deposit protection

1. What savings options does ProCredit Bank offer?

At ProCredit Bank we offer you various secure, transparent and straightforward options for investing your money: savings accounts and term deposit accounts.

2. How are my deposits at ProCredit Bank protected?

Two deposit protection schemes apply to your deposits at ProCredit Bank AG:

ProCredit Bank AG is a German bank and is therefore subject to Germany's deposit guarantee regulations within the framework of the German Banks' Compensation Scheme (Entschädigungseinrichtung deutscher Banken GmbH, EdB). This minimum cover is valid for deposits of up to EUR 100,000 per client.

For more information, see www.edb-banken.de or write to the Entschädigungseinrichtung deutscher Banken GmbH, Burgstraße 28, 10178 Berlin.

In addition, ProCredit Bank AG is a member of the Deposit Protection Fund of the Association of German Banks (Einlagensicherungsfonds des Bundesverbandes deutscher Banken e.V.). Through this fund, the protection limit per customer is increased. For more information, see www.bankenverband.de.

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3. What is the relationship between the two compensation schemes?

When compensating clients of a bank that contributes to both the Deposit Protection Fund and the German Banks' Compensation Scheme, the two schemes pool their resources. The actual reimbursement is made through a single entity: the Deposit Protection Fund.



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4. Who is protected?

The state deposit protection scheme protects private depositors (including private persons, civil-law partnerships, registered associations, foundations, home owners' associations) and small enterprises. Bearer bonds issued by the bank are not protected. For more detailed information, please refer to item 19 in the General Terms and Conditions. A list of those - mostly institutional savers - excluded from the protection scheme can be found in Article 3 Section 2 of the Deposit Guarantee and Investor Compensation Act.

5. What happens if a "compensation event" occurs?

Our supervisory body, the German Federal Financial Supervisory Authority (BaFin) determines whether a "compensation event" (Entschädigungsfall) has occurred. As soon as a compensation event has been determined, the Deposit Protection Fund immediately notifies the bank's clients in writing. The correspondence will include a questionnaire, which allows you to register your claim. You fill this in and send it back to the Deposit Protection Fund. The Fund will process the claim.

6. Is there a deadline for registering my claims?

You have one year in which to register your claims. This one-year period begins as soon as the Deposit Protection Fund notifies you that you are owed compensation. Generally speaking, once this period elapses, you can no longer register any claims.

7. How long will it take for me to receive my money?

The compensation of depositors takes place within 7 days after the claim has been registered. More requirements on this topic can be found in the Deposit Guarantee and Investor Compensation Act.

8. Who can I contact if I have more questions?

You can contact the German Banks' Compensation Scheme or the Deposit Protection Fund of the Association of German Banks at any time. Naturally, our Client Advisers are always at your service. You can reach us by phone on +49 69 719129-100 or write an e-mail to us at deu.customerservice@procredit-group.com.