

For internal use by the Bank

Client reference number: _____

Deposit/Account number: _____

BAADER

Baader Bank Aktiengesellschaft
Weihenstephaner Strasse 4
85716 Unterschleissheim
Germany
T 00800 00 222 337*
F +4989 5150 2442
service@baaderbank.de
<https://www.baaderbank.de>

* Free telephone number from international and national landlines. Costs may be incurred for calls from other networks.

Information sheet on deposit protection

Dear Sir or Madam,

the law on implementing Directive 2014/49/EU of the European Parliament and of the Council of 16 April 2014 on deposit guarantee schemes (abbreviated to "DGSD Implementation Act") entered into force on 3 July 2015. This was accompanied by an amendment to Section 23a of the German Banking Act (Kreditwesengesetz; KWG), imposing greater requirements on credit institutions to provide information to their client on the existing deposit guarantee scheme.

As a result, we are sending you summary information from the Compensation Scheme of German Banks (Entschädigungseinrichtung deutscher Banken GmbH; EdB) on the existing deposit guarantee scheme in which the Bank participates, as well as the information sheet on deposit protection. Please note that, in addition to the statutory deposit guarantee scheme, the Bank also belongs to the Deposit Protection Fund of the Association of German Banks (Entschädigungseinrichtung deutscher Banken GmbH; BdB).

The statutory deposit guarantee provided by the EdB protects your deposits with the Bank up to the amount of 100,000.00 Euro. In addition, due to the Bank's membership of the BdB, your deposits are protected above the guarantee level of 100,000.00 Euro as follows:

- Up to 31 December 2019 the protection ceiling per client is 20%,
- up to 31 December 2024 it is 15% and
- from 1 January 2025 it is 8.75%

of the bank's liable capital relevant to deposit protection. In the case of deposits that were placed or renewed after 31 December 2011, the new protection ceilings shall apply with effect from the above-mentioned cut-off dates, irrespective of the date on which the deposit was made. In the case of deposits that were placed prior to 31 December 2011, the old protection ceilings shall apply until the deposit becomes due or until the next possible withdrawal date.

Protection does not cover liabilities in respect of which the Bank has issued bearer instruments, e.g. bearer bonds or bearer certificates of deposit, as well as liabilities to banks.

You can obtain more detailed information about the relevant protection ceiling on the Internet at <https://www.bankenverband.de/einlagensicherung>.

Please read the information carefully, confirm that you received the Depositor Information Sheet and send it back to the following address:

Yours sincerely

Baader Bank Aktiengesellschaft
Client Service Group

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Information sheet on deposit protection

Dear Client,

the following "Depositor information sheet" provides details of the statutory deposit guarantee scheme in accordance with Section 23a (1) sentence 3 of the German Banking Act (Kreditwesengesetz; KWG).

Your deposits are also protected by the Deposit Protection Fund of the Association of German Banks (Entschädigungseinrichtung deutscher Banken GmbH ; BdB). You can obtain more detailed information about this on the Internet at the following website:

<https://www.bankenverband.de/einlagensicherung>.

Information sheet on deposit protection

Deposits in the Bank are protected by:	Compensation Scheme of German Banks (Entschädigungseinrichtung deutscher Banken GmbH)
Limit of protection:	100,000.00 Euro per depositor per credit institution ²
If you have more deposits at the same credit institution:	All your deposits at the same credit institution are 'aggregated' and the total is subject to the limit of 100,000.00 Euro.
If you have a joint account with other person(s):	The limit of 100,000.00 Euro applies to each depositor separately. ³
Reimbursement period in case of credit institution's failure:	20 working days until 31 May 2016 or 7 working days from 1 June 2016
Currency of reimbursement:	Euro
Contact: ⁴	Entschädigungseinrichtung deutscher Banken GmbH Burgstraße 28 10178 Berlin Deutschland Postal address: Entschädigungseinrichtung deutscher Banken GmbH Postfach 11 04 48 10834 Berlin Deutschland Telefon: +49 30 590011960 E-Mail: info@edb-banken.de
More information:	https://www.edb-banken.de
Acknowledgment of receipt by the depositor(s) (depositor's legal representative):	No signature is required here. You acknowledge receipt when you sign the account opening documents.

Please note the footnote explanations on the following page.

¹Your deposit is covered by a statutory Deposit Guarantee Scheme and a contractual Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would in any case be repaid up to 100,000.00 Euro.

²If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum 100,000.00 Euro per credit institution. This means that all deposits at the same credit institution are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with 90,000.00 Euro and a current account with 20,000.00 Euro, he or she will only be repaid 100,000.00 Euro.

³In case of joint accounts, the limit of 100,000.00 Euro applies to each depositor. However, deposits in an account to which two or more persons are entitled as members of a business 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 limit of 100,000.00 Euro. In the cases referred to in Section 8 (2) to (4) of the German Deposit Guarantee Act (Einlagensicherungsgesetz; EinSiG), deposits are protected above 100,000.00 Euro. More information can be obtained at the website of the Deposit Protection Fund of the Association of German Banks (Entschädigungseinrichtung deutscher Banken GmbH; EdB) under <https://www.edb-banken.de>.

⁴Reimbursement

The responsible Deposit Guarantee Scheme is Entschädigungseinrichtung deutscher Banken GmbH
Burgstraße 28
10178 Berlin
Deutschland

Postal address:
Entschädigungseinrichtung deutscher Banken GmbH
Postfach 11 04 48
10834 Berlin
Deutschland

Telephone: +49 30 590011960
E-Mail: info@edb-banken.de

It will repay your deposits (up to 100,00.00 Euro) within 20 working days at the latest up to 31 May 2016, or within 7 working days from 1 June 2016. If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. More information can be obtained at the website of the Deposit Protection Fund of the Association of German Banks (Entschädigungseinrichtung deutscher Banken GmbH; EdB) under <https://www.edb-banken.de>.

Other important information

In general, all retail depositors and businesses are 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 on request whether certain products are covered or not. If deposits are covered, the credit institution shall also confirm this on the statement of account.