

## Guarantee Scheme

### Standardised format for customer information set by the Norwegian Banks' deposit guarantee scheme INFORMATION FOR DEPOSITORS

<b>Additional products and services related to the agreement</b>					
Deposits in Nordea Bank Abp, branch of Norway are protected by:	The Finnish Deposit Guarantee Scheme and the Norwegian Banks' Guarantee Fund <b>1)</b>				
Limit of protection:	EUR 100,000 from the Finnish guarantee scheme and any additional coverage up to NOK 2,000,000 from the Norwegian guarantee scheme per depositor and per credit institution <b>2)</b>				
Deposit guarantee:	Your account is covered by the deposit guarantee				
Additional protection:	If your deposits exceed the limit of NOK 2,000,000, you may in certain cases be entitled to unlimited additional protection. This may apply to deposits into your account made in the last 12 months related to the purchase and sale of a home or holiday home, marriage, breakup, termination of employment, disability, death, insurance payment or compensation <b>3)</b>				
If you have multiple deposits with the same credit institution:	All your deposits with Nordea Bank Abp are added together and the sum is subject to the limit of EUR 100,000. Deposits in the bank's Norwegian branch that are not covered by the Finnish deposit guarantee are added together and covered by the Norwegian deposit guarantee scheme up to NOK 2,000,000.				
If you hold a joint account with one or more other people:	The limits apply separately to each depositor's share of the deposit <b>4)</b>				
Repayment period if the credit institution cannot meet its obligations:	As a starting point, 7 working days <b>5)</b>				
Repayment currency:	Compensation is awarded in Norwegian kroner				
Contact:	<table border="1"> <thead> <tr> <th><b>Finnish guarantee scheme</b></th> <th><b>Norwegian guarantee scheme</b></th> </tr> </thead> <tbody> <tr> <td>Financial Stability Authority PO Box 70 FI-00581 Helsinki talletussuoja@rvv.fi</td> <td>Norwegian Banks' deposit guarantee scheme Pb. 2579 NO-0202 OSLO firmapost@sikringsfondet.no</td> </tr> </tbody> </table>	<b>Finnish guarantee scheme</b>	<b>Norwegian guarantee scheme</b>	Financial Stability Authority PO Box 70 FI-00581 Helsinki talletussuoja@rvv.fi	Norwegian Banks' deposit guarantee scheme Pb. 2579 NO-0202 OSLO firmapost@sikringsfondet.no
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Further information:	<a href="http://www.bankenessikringsfond.no">www.bankenessikringsfond.no</a>				

#### 1) Arrangements in place to protect your deposit

Your deposit is covered by the statutory deposit guarantee schemes of Finland and Norway. If the bank should become insolvent, your deposits will in all cases be repaid up to a total of NOK 2,000,000 from these deposit guarantee schemes.

#### 2) Ordinary limit of protection

If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are reimbursed by a deposit guarantee scheme. The repayment covers up to NOK 2,000,000 per credit institution. (See above about the relationship between Finnish and Norwegian coverage schemes). This means that all deposits with the same credit institution are added together to determine the level of coverage.

For example, if a depositor has a savings account with a balance of NOK 1,900,000 and a current account with a balance of NOK 600,000, he or she will only be reimbursed NOK 2,000,000.

#### 3) Additional protection

In some cases, deposits over NOK 2,000,000 are covered. This applies to deposits made in the last 12 months related to certain life events, such as the purchase and sale of a home or holiday home, marriage, breakup, termination of employment, disability, death, insurance payment or compensation. More information can be found at [www.bankenessikringsfond.no](http://www.bankenessikringsfond.no).

#### 4) If you hold a joint account with one or more other people:

If you hold a joint account with one or more people, the limit of NOK 2,000,000 applies to each depositor's share of the deposit. Deposits into an account held by two or more persons by virtue of a business relationship or as members of a club or association that is not a separate legal entity will be combined and treated as if they had been made by a single depositor for the purpose of calculating the limit of NOK 2,000,000.

### 5) Repayment

The deposit guarantee schemes responsible are:

Financial Stability Authority	Norwegian Banks' deposit guarantee scheme
PO Box 70 FI-00581 Helsinki Telephone +358 295 253 530 talletussuoja@rvv.fi <a href="http://rvv.fi/en/deposit-guarantee-scheme">http://rvv.fi/en/deposit-guarantee-scheme</a>	Pb. 2579 NO-0202 OSLO Telephone: +47 2328 4242 firmapost@sikringsfondet.no <a href="http://www.bankenessikringsfond.no">www.bankenessikringsfondet.no</a>

As a starting point, guaranteed deposits must be repaid (up to NOK 2,000,000) within 7 working days at the latest. This period may be extended for up to 3 months in the case where payment from the Finnish guarantee scheme is to be made to depositors in a foreign branch (as is the case for deposits in Norway). For repayment of deposits with additional protection, see 3), the deadline for repayment is three months. If the repayment is not made by these deadlines, you should contact the deposit guarantee scheme, as the opportunity to claim a repayment may expire after a certain deadline.

Further information can be obtained at [www.bankenessikringsfondet.no](http://www.bankenessikringsfondet.no).

### Other important information

Normally, all personal customers and businesses are covered by the deposit guarantee scheme. Exceptions in connection with certain deposits are stated on the website of the Norwegian Banks' deposit guarantee scheme. Upon request, your credit institution will disclose whether certain products are covered or not.