

Depositor Information Sheet

Basic information about the protection of deposit

Deposits in NIBC Bank N.V. are protected by:	The Dutch statutory Deposit Guarantee Scheme, executed by De Nederlandsche Bank N.V. (Dutch Central Bank) (DNB) ¹
Limit of protection:	EUR 100 000 per depositor per credit institution ² The following trademarks are part of your credit institution: NIBC Bank N.V., NIBC en NIBC Direct
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 EUR 100 000 ²
If you have a joint account with other person(s)	The limit of EUR 100 000 applies to each depositor separately ³
Reimbursement period in case of credit institution's failure:	10 working days ⁴
Currency of reimbursement:	Euro
Contact:	De Nederlandsche Bank N.V. PO Box 98, 1000 AB Amsterdam visiting address: Spaklerweg 4, 1096 BA Amsterdam tel: (from Monday to Friday between 09:00 and 17:00) From The Netherlands: 0800-0201068 From abroad + 31 20 524 91 11 e-mail: info@dnb.nl
More information:	http://www.dnb.nl go to 'English' section, search for 'Deposit Guarantee Scheme'.

Other important information

In general, all retail depositors and businesses are covered by the Deposit Guarantee Scheme. 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.

Footnotes

¹ Scheme responsible for the protection of your deposit: Your deposit is covered by the Dutch statutory Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would be repaid up to EUR 100 000.

² General Limit of protection: If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the Dutch Deposit Guarantee Scheme. This repayment covers at maximum EUR 100 000 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 EUR 90 000 and a current account with EUR 20 000, he or she will only be repaid EUR 100 000.

This method will also be applied if a credit institution operates under different trademarks. NIBC Bank N.V. also trades under NIBC and NIBC Direct. This means that all deposits with one or more of these trademarks are in total covered up to EUR 100 000.

³ Limit of protection for joint accounts: In case of joint accounts, the limit of EUR 100 000 applies to each depositor.

In the exceptional case of bankruptcy of your credit institution on the moment you have a deposit directly resulting from real estate transactions relating to private residential properties your deposits will be protected for a period of three months after the deposit for an additional amount which will not exceed EUR 500 000.

More information can be obtained under <http://www.dnb.nl> go to 'English' section, search for 'Deposit Guarantee Scheme'.

⁴ Reimbursement: The responsible Deposit Guarantee Scheme is the Dutch statutory Deposit Guarantee Scheme which is executed by De Nederlandsche Bank N.V. (Dutch Central Bank) (DNB); PO box 98 1000 AB Amsterdam; visiting address: Spaklerweg 4, 1096 BA Amsterdam; telephone (from Monday to Friday between 9:00 and 17:00): from the Netherlands: 0800-0201068, from abroad: + 31 20 524 91 11; email: info@dnb.nl; website: www.dnb.nl go to 'English' section, search for 'Deposit Guarantee Scheme'. It will repay your deposits (up to EUR 100 000) within 10 (ten) working days at the latest.

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.

The reimbursement period will gradually be brought back to 7 (seven) working days. During this transition period, the Dutch Central Bank (DNB) can upon request award you an appropriate amount to cover basic needs. Further information can be obtained under <http://www.dnb.nl> go to 'English' section, search for 'Deposit Guarantee Scheme'.