

# Depositor information Sheet

## Key information about the guarantee for deposits

Deposits at <b>Coop Pank AS</b> are protected	By the Guarantee Fund's sectoral guarantee fund
Minimum deposit guarantee	In the amount of 100 000 euros per depositor at one credit institution.  Funds received from the sale by a natural person of residential real estate are additionally guaranteed in the amount of 70 000 euros during six months from the transfer of the residential real estate. More information is available on the website of the Guarantee Fund at <a href="http://www.tf.ee">www.tf.ee</a> .
If you have multiple deposits at one credit institution	All the deposits that you have at the same credit institutions will be aggregated. The limit of 100 000 euros will apply to the total amount of your deposits.  If the deposit is not available because the credit institution is unable to meet its financial obligations, deposits will be guaranteed and indemnified under the deposit guarantee scheme. The maximum repayment amount will be 100 000 euros per credit institution. This means that all the deposits at the same credit institution are aggregated in order to determine the extent of the guarantee. For example, if the depositor has 90 000 euros in a term deposit and 20 000 euros in a demand deposit, they will be guaranteed and indemnified for 100 000 euros only.
If you have a joint deposit with another person or other persons	The limit of 100 000 euros will apply to each depositor separately.  a) In the case of a joint deposit, a minimum of 100 000 euros per depositor will apply.  b) Funds deposited in an account in relation to which at least two persons have privileges as members of such a general partnership or other similar association that is not a legal person will be aggregated and considered a deposit made by a single depositor and guaranteed to the amount of 100 000 euros.
Time of indemnification in the event of the insolvency of the credit institution or some other relevant event	7 business days
Indemnification currency	a) euro or b) deposit currency or c) currency of the depositor's country of residence
Contact	Guarantee Fund Roosikrantsi 2, 10119 Tallinn Tel +372 611 0730 e-mail <a href="mailto:tf@tf.ee">tf@tf.ee</a>
Additional information	<a href="http://www.tf.ee">www.tf.ee</a>  a) Generally, deposit guarantee schemes include all natural persons, regular business operators and other retail depositors. Exceptions applicable to certain deposits are indicated on the website of the deposit guarantee scheme in charge.  b) In the case of your application, the credit institution will also provide you with information about whether a specific financial product is guaranteed or not. If the deposits are guaranteed, the credit institution also confirms this on the account statement.