

Depositor Information Sheet

Basic information about the protection of your eligible deposits

Eligible deposits in Bankinter S.A. – Irish branch are protected by:	Fondo de Garantía de Depósitos de Entidades de Crédito (FGD) created under Spanish Royal Decree-Law 16/2011, of which this bank is a member (1)
Limit of Protection:	€100,000 per depositor per Credit Institution (2)
If you have more eligible deposits at the same credit institution:	All your eligible deposits at the same credit institution are “aggregated” and the total is subject to the limit of €100,000 (2)
If you have a joint account with other person(s):	The limit of €100,000 applies to each depositor separately (3)
Reimbursement period in case of credit institution’s failure:	7 business days (4)
Currency of reimbursement:	Euro
To contact Bankinter for enquiries relating to your account	Bankinter S.A. – Irish branch Dublin Road, Carrick-On-Shannon, Co Leitrim. Phone 0818 211 788 www.bankinter.ie
To contact the DGS for further information on compensation:	Fondo de Garantía de Depósitos de Entidades de Crédito Calle José Ortega y Gasset, no.22, 4th Floor, 28006, Madrid, Spain Telephone: +34 91 431 66 45 Email: fogade@fgd.es
More information:	www.fgd.es/en

Additional Information

1. Scheme responsible for the protection of your deposit

Your deposit is covered by a statutory deposit guarantee scheme. If insolvency should occur, your eligible deposits would be repaid up to €100,000.

2. General limit of protection

If a covered deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the DGS. This repayment covers at maximum €100,000 per person per credit institution. This means that all eligible 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 and a current account with €20,000, he or she will only be repaid €100,000.

3. Limit of protection for joint accounts

In case of joint accounts, the limit of €100,000 applies to each depositor.

Bankinter S.A., trading as Bankinter, is authorised by the Banco de España in Spain and is regulated by the Central Bank of Ireland for consumer protection rules.

Bankinter S.A. Registered in Spain: Madrid Mercantile Register (Registro Mercantil de Madrid), Volume 1857, Folio 220, Page 9643. Registered office: P. de la Castellana 29, 28046, Madrid, Spain.
Registered Irish branch: Dublin Road, Carrick-On-Shannon, County Leitrim, no: 910258.

4. Reimbursement

The responsible Deposit Guarantee Scheme is the Credit Institution Deposit Guarantee Fund created by Royal Decree Law 16/2011, with registered address at C/ José Ortega y Gasset, 22 - 5ª planta, 28006 Madrid.

Telephone: +34 91 431 66 45, Email: fogade@fgd.es; www.fgd.es/en. The Deposit Guarantee Fund will repay your deposits (up to a maximum of €100,000) within seven business days.

Where the repayment amount cannot be made repayable within seven business days, depositors will be given access to an appropriate amount of their covered deposits to cover the cost of living within five business days of a request. This amount will be deducted from the guaranteed amount repayable sum. If you have not been repaid within this term, you must contact the Deposit Guarantee Scheme, as the time during which you may claim repayment may be limited.

For more information, please visit www.fgd.es/en.

5. Temporary high balances

In some cases, eligible deposits which are categorised as “temporary high balances” are protected above €100,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits relating to certain events which include:

- (a) certain transactions relating to the purchase, sale or equity release by the depositor in relation to a private residential property
- (b) sums paid to the depositor in respect of insurance benefits, personal injuries, disability and incapacity benefits, wrongful conviction, unfair dismissal, redundancy, and retirement benefits
- (c) the depositor’s marriage, judicial separation, dissolution of civil partnership, and divorce
- (d) sums paid to the depositor in respect of benefits payable on death; claims for compensation in respect of a person’s death or a legacy or distribution from the estate of a deceased person. More information can be obtained at www.fgd.es/en.

6. Exclusions

A deposit is excluded from protection if:

- (1) The depositor and any beneficial owner of the deposit have been identified in accordance with money laundering requirements.
- (2) The deposit arises out of transactions in connection with activities where there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
 - credit institution
 - financial institution
 - investment firm
 - insurance undertaking
 - reinsurance undertaking
 - collective investment undertaking
 - pension or retirement fund (Deposits by Small Self-Administered Pension Schemes are not excluded)
 - public authority

Further information about exclusions can be obtained at www.fgd.es/en

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 Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are eligible, the credit institution shall also confirm this on the statement of account.