

SKEMA TA' KUMPENS LID-DEPOŻITANT
DEPOSITOR COMPENSATION SCHEME

Dokument ta' Informazzjoni għad-Depożitant

Informazzjoni bażika dwar il-protezzjoni tad-depożitu

Id-depożiti fil-Bank of Valletta p.l.c. huma protetti minn: Skema ta' Kumpens lid-Depożitant¹, stabbilita skont ir-Regolament 4 tar-Regolamenti dwar Skema ta' Kumpens lid-Depożitant, 2015.

Limitu tal-protezzjoni: €100,000 għal kull depożitant għal kull istituzzjoni ta' kreditu²

Jekk inti jkollok iżjed depożiti mal-istess istituzzjoni ta' kreditu: Id-depożiti kollha tiegħek mal-istess istituzzjoni ta' kreditu huma "aggregati" u t-total huwa suġġett għal-limitu ta' €100,000.

Jekk inti jkollok kont kongunt ma' persuna(i) oħra: Il-limitu ta' €100,000 japplika għal kull depożitant separatament³

Perjodu tar-rimborz fil-każ ta' falliment tal-istituzzjoni ta' kreditu: 10 jum tax-xogħol⁴

Munita tar-rimborz: EURO

Kuntatt: Skema ta' Kumpens lid-Depożitant,
c/o L-Awtorità għas-Servizzi Finanzjarji ta' Malta,
Triq l-Imdina, Zone 1
Central Business District,
Birkirkara CBD 1010 Malta;
Tel: (356) 2144 1155;
Email: info@compensationschemes.org.mt

Iżjed informazzjoni: www.compensationschemes.org.mt

¹ Skema responsabli għall-protezzjoni tad-depożitu tiegħek

Id-depożitu tiegħek huwa kopert minn Skema ta' Garanzija tad-Depożiti statutorja. Fil-każ tal-insolvenza tal-istituzzjoni ta' kreditu tiegħek, id-depożiti tiegħek jiġu f'kwilunkwe każ imħallsa lura sal-ammont ta' €100,000.

² Limitu generali tal-protezzjoni

Jekk id-depożitu ma jkunx jista' jingibed għaliex l-istituzzjoni ta' kreditu ma tkunx tista' tissodisfa l-obbligi finanzjarji tagħha, id-depożitanti jithallsu lura mill-lskema ta' Kumpens lid-Depożitant, skont ir-regolamenti. Dan il-hlas lura jkopri massimu ta' €100,000 għal kull istituzzjoni ta' kreditu. Dan ifisser li d-depożiti kollha mal-istess istituzzjoni ta' kreditu jingħaddu flimkien sabiex jiġi ddeterminat il-livell ta' kopertura. Jekk, pereżempju, depożitant ikollu kont ta' tfaddil b' €90,000 u kont kurrenti b' €20,000, huwa jew hija jithallas lura €100,000 biss.

Minbarra l-protezzjoni deskritta hawn fuq, f'xi każijiet id-depożiti jistgħu jkunu protetti sa massimu ta' €500,000 għal sitt xhur wara li l-ammont ikun ġie kkreditat jew mill-mument meta dawn id-depożiti jsiru legalment trasferibbli. Sabiex jikkwalifika għal din il-protezzjoni oghla, depożitu li jaqbeż il-

Depositor Information Sheet

Basic information about the protection of deposit

Deposits in Bank of Valletta p.l.c. are protected by: The Depositor Compensation Scheme¹, established under Regulation 4 of the Depositor Compensation Scheme Regulations, 2015.

Limit of protection: €100,000 per depositor per credit institution²

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.

If you have a joint account with other person(s): The limit of €100,000 applies to each depositor separately³

Reimbursement period in case of credit institution's failure: 10 working days⁴

Currency of reimbursement: EURO

Contact: Depositor Compensation Scheme,
c/o Malta Financial Services Authority
Triq l-Imdina, Zone 1
Central Business District,
Birkirkara CBD 1010 Malta;
Tel: (356) 2144 1155;
E-mail: info@compensationschemes.org.mt

More information: www.compensationschemes.org.mt

¹ Scheme responsible for the protection of your deposit

Your deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would in any case be repaid up to €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 Depositor Compensation Scheme, in accordance with the regulations. This repayment covers a maximum of €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 €90,000 and a current account with €20,000, he or she will only be repaid €100,000.

In addition to the protection described above, deposits may be protected in some cases up to a maximum of €500,000 for six months after the amount has been credited or from the moment when such deposits become legally transferable. In order to qualify for such higher protection,

€100,000 għandu jissodisfa kwalunkwe wiehed minn dawn il-kriterji addizzjonali li ġejjin:

(A) jinkludi:

- a. flus depożitati bi tnejn għax-xiri ta' proprjeta' residenzjali privata mid-depożitant; jew
- b. flus li jirrappreżentaw il-qligh mill-bejgħ ta' proprjeta' residenzjali privata tad-depożitant; jew

(B) jinkludi somom imħallsa lid-depożitant fir-rigward ta':

- a. separazzjoni, divorzju jew xoljiment tal-unjoni ċivili tagħhom; jew
- b. benefiċċji pagabbli mal-irtirar; jew
- c. pretensjoni għall-kumpens mogħti għas-sensja ingusta; jew
- d. pretensjoni għall-kumpens mogħti għas-sensja; jew
- e. benefiċċji pagabbli mal-mewt jew korrimment fiżiku; jew
- f. pretensjoni għall-kumpens mogħti għal kundanni żbaljati.
- g. ħlas ta' kwalunkwe ġudizzju jew għotja mill-Arbitru Finanzjarju fir-rigward ta' responsabbiltà ċivili rigward negozju bankarju (sa massimu ta' €20,000)

Iżjed informazzjoni tista' tinkiseb minn:

www.compensationschemes.org.mt

³ Limitu tal-protezzjoni għall-kontijiet kongunti

Fil-każ ta' kontijiet kongunti, il-limitu ta' €100,000 japplika għal kull depożitant.

Madankollu, depożiti f'kont li għalih huma intitolati żewġ persuni jew aktar bħala membri ta' shubija kummerċjali, assoċjazzjoni jew gruppi ta' natura simili, mingħajr personalità ġuridika, jiġu aggregati u trattati daqslikieku saru minn depożitant wiehed għall-finijiet tal-kalkolu tal-limitu ta' €100,000.

⁴ Rimborż

L-Iskema ta' Garanzija tad-Depożiti responsabbli hija l-Iskema ta' Kumpens lid-Depożitant, c/o L-Awtorità għas-Servizzi Finanzjarji ta' Malta, Triq l-Imdina, Zone 1, Central Business District, Birkirkara CBD 1010, Malta; Tel: (356) 2144 1155; Email: info@compensationschemes.org.mt. Din thallas lura d-depożiti tiegħek sa €100,000 fi żmien 10 ijiem tax-xogħol mill-1 ta' Jannar 2021 sal-31 ta' Diċembru 2023; u fi żmien 7 ijiem tax-xogħol mill-1 ta' Jannar 2024 'il quddiem.

L-Iskema ta' Kumpens lid-Depożitant ma tkunx tista' thallas lura l-ammont ripagabbli fi żmien 7 ijiem tax-xogħol, id-depożitanti għandu jkollhom aċċess għal ammont, li ma jaqbiżx l-€1,500, biex ikopru l-ispejjeż ta' kuljum, fi żmien 5 ijiem tax-xogħol minn meta ssir t-talba għalihom. L-Iskema ta' Kumpens lid-Depożitant għandha tagħti aċċess biss għal dan l-ammont fi żmien 5 ijiem tax-xogħol fuq il-bażi tad-dejta pprovduta mill-istituzzjoni ta' kreditu.

Jekk tkun għadek ma thallastx lura fi żmien daww l-iskadenzi, għandek tikkuntattja lill-Iskema ta' Kumpens lid-Depożitant peress li ż-żmien biex tippreżenta pretensjoni għal rimborż

a deposit in excess of €100,000 must meet any one of the following additional criteria:

(A) it comprises:

- a. monies deposited in preparation for the purchase of a private residential property by the depositor; or
- b. monies which represent the proceeds of sale of a private residential property of the depositor; or

(B) it comprises sums paid to the depositor in respect of:

- a. a separation, divorce or dissolution of their civil union; or
- b. benefits payable on retirement; or
- c. a claim for compensation for unfair dismissal; or
- d. a claim for compensation for redundancy; or
- e. benefits payable for death or bodily injury; or
- f. a claim for compensation for wrongful conviction; or
- g. settlement of any judgment or award given by the Financial Arbitrator in respect of a civil liability in regard to the business of banking (up to €20,000).

More information can be obtained under:

www.compensationschemes.org.mt

³ Limit of protection for joint accounts

In case of joint accounts, the limit of €100,000 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.

⁴ Reimbursement

The responsible Deposit Guarantee Scheme is the Depositor Compensation Scheme, c/o Malta Financial Services Authority, Triq l-Imdina, Zone 1, Central Business District, Birkirkara CBD 1010, Malta; Tel: (356) 2144 1155; E-mail: info@compensationschemes.org.mt. It will repay your deposits up to €100,000 within 10 working days from 1 January 2021 until 31 December 2023; and within 7 working days from 1 January 2024 onwards.

The Depositor Compensation Scheme cannot make the repayable amount(s) available within 7 working days, depositors shall have access to an amount, not exceeding €1,500, to cover the cost of living, within 5 working days of a request. The Depositor Compensation Scheme shall only grant access to such amount within 5 working days on the basis of data provided by the credit institution.

If you have not been repaid within these deadlines, you should make contact with the Depositor Compensation Scheme since the time to claim reimbursement may be

jista' jingħalaq wara ċertu limitu ta' żmien. Iżjed informazzjoni tista' tinkiseb minn: www.compensationschemes.org.mt.

Informazzjoni importanti oħra

Ġeneralment, id-depożitanti kollha f'livell ta' konsumatur u n-negozji kollha huma koperti mill-Iskema ta' Kumpens lid-Depożitant. L-eċċezzjonijiet għal ċerti depożiti jinsabu mnizżla fil-websajt tal-Iskema ta' Kumpens lid-Depożitant. Fuq talba, l-istituzzjoni ta' kreditu tiegħek ser tinfurmak ukoll jekk ċerti prodotti huma koperti jew le. Jekk id-depożiti huma koperti, l-istituzzjoni ta' kreditu għandha wkoll tikkonferma dan fuq ir-rendikont tal-kont.

REGOLAMENTI DWAR L-SKEMA TA' KUMPENS LID-DEPOŻITANTI, 2015

DEPOSITI LI MHUMIEX PROTETTI SKONT IR-REGOLAMENT 9 (2)

Depożitu jiġi eskluż mill-protezzjoni taħt l-Iskema ta' Kumpens lid-Depożitant jekk:

- id-depożitu jirriżulta minn tranzazzjonijiet li konnessa magħhom kien hemm kundanna kriminali għall-ħasil tal-flus;
- id-detentur u kwalunkwe sid benefiċjarju tad-depożitu qatt ma jkun gie identifikat skont ir-rekwiżiti għall-prevenzjoni tal-ħasil tal-flus fid-data tal-kumpens;
- id-depożitu jsir minn depożitant li huwa wieħed minn dawn li ġejjin:
 - istituzzjoni ta' kreditu għal depożiti li jsiru f'isimha stess u għall-kont tagħha
 - istituzzjoni finanzjarja
 - ditta ta' investment
 - impriza tal-assigurazzjoni
 - impriza tar-riassigurazzjoni
 - impriza ta' investment kollettiv
 - fond ta' pensjoni jew għall-irtirar
 - awtorità pubblika
 - fondi miksuba minflok flus elettronici
- jikkonsisti f'titoli ta' dejn maħruġa minn istituzzjoni ta' kreditu u obbligazzjonijiet li jirriżultaw minn aċċettazzjonijiet proprji u ċedoli;
- id-depożitu jinżamm ma' istituzzjoni ta' kreditu li tipparteċipa fl-Iskema ta' Kumpens lid-Depożitant imma f'fergħa ta' dik l-istituzzjoni ta' kreditu li tkun tinsab fi Stat Membru mhux taż-ŻEE⁵.

⁵ ŻEE tfisser Żona Ekonomika Ewropea, li tinkludi l-Stati Membri tal-UE (jiġifieri l-Awstrija, il-Belġju, il-Bulgarija, il-Kroazja, Ċipru, ir-Repubblika Ċeka, Id-Danimarka, l-Estonja, il-Finlandja, Franza, il-Germanja, il-Greċja, l-Ungerija, l-Irlanda, l-Italja, il-Latvja, il-Litwanja, il-Lussemburgu, Malta, l-Olanda, il-Polonja, il-Portugall, ir-Rumanija, is-Slovakkja, is-Slovenja, Spanja u l-Iżvezja) flimkien, l-Islanda, il-Liechtenstein u n-Norveġja.

barred after a certain time limit. Further information can be obtained from www.compensationschemes.org.mt.

Other important information

In general, all retail depositors and businesses are covered by the Depositor Compensation Scheme. Exceptions for certain deposits are stated on the website of the Depositor Compensation 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.

DEPOSITOR COMPENSATION SCHEME REGULATIONS, 2015

DEPOSITS WHICH ARE EXCLUDED FROM PROTECTION IN TERMS OF REGULATION 9(2)

A deposit is excluded from protection under the Depositor Compensation Scheme if:

- the deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering;
- the holder and any beneficial owner of the deposit has never been identified in accordance with prevention of money laundering requirements at the compensation date;
- it is a deposit made by a depositor which is one of the following:
 - credit institution for deposits made on its own behalf and for its own account
 - financial institution
 - investment firm
 - insurance undertaking
 - reinsurance undertaking
 - collective investment undertaking
 - pension or retirement fund
 - public authority
 - funds received in exchange of electronic money
- it consists of debt securities issued by a credit institution and liabilities arising out of own acceptances and promissory notes;
- the deposit is held with a credit institution participating in the Depositor Compensation Scheme but in a branch of that credit institution which is located in a non-EEA⁵ Member State.

⁵ The 'EEA' stands for the European Economic Area which currently comprises the 27 EU Member States (i.e. Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain & Sweden) plus, Iceland, Liechtenstein, and Norway.