

Information Overview of the Deposit-Guarantee Scheme

General Information on Deposit Protection	
Funds deposited with J&T BANKA a.s. are insured by:	Financial Market Guarantee Scheme (Deposit Insurance Fund) ¹
Insurance limit:	Compensation is paid in the Czech currency up to the equivalent of EUR 100,000 per client for funds deposited with J&T BANKA, a.s. ² J&T BANKA, a.s. conducts business under the following brands or protected trademarks: J&T Banka, Clear Deal.
If you have several deposits with J&T BANKA, a.s.:	The Czech currency limit in an amount equivalent to EUR 100,000 applies to the sum of all your deposits with J&T BANKA, a.s.
If you have a shared account with another person or other persons:	The Czech currency limit in an amount equivalent to EUR 100,000 applies to each client separately. ³
Deadline for the payment of compensation in the event of credit institution default:	7 business days ⁴
Currency for the payment of compensation:	Czech crown (CZK)
Contact information for the Financial Market Guarantee Scheme:	Financial Market Guarantee Scheme (Deposit Insurance Fund) Týn 639 110 00 Prague 1 Tel.: (+420) 234 767 676 E-mail: info@fpv.cz
Additional information:	Information on the deposit insurance claims at J&T BANKA, a.s. are available at www.jtbank.cz/pojisteni-pohledavek . For further information, please contact us by e-mail info@jtbank.cz or by phone at (+420) 800 707 606. General information on deposit insurance policy is also available at www.fpv.cz .
Client's confirmation of receipt of the Information Overview: ⁵	Confirmation is given by the signature of the agreement for which the client was given this Information Overview.

Additional Important Information:

The Financial Market Guarantee Scheme uses the Deposit Insurance Fund to protect both business and non-business clients up to the insurance limit. Exceptions concerning certain deposits are listed on the website of the Financial Market Guarantee Scheme. Information on whether specific products are covered by insurance or not is also available upon request from J&T BANKA, a.s. J&T BANKA, a.s confirms the fact that a deposit is covered by the deposit protection scheme in account statements or in other similar documents.

¹ *System Protecting Your Deposit*

Your deposit is insured in the framework of the mandatory deposit insurance scheme. In the event of insolvency of J&T BANKA, a.s., the deposit insurance scheme will pay you compensation for your deposit up to the equivalent of EUR 100,000.

The equivalent of the limit in the Czech currency will be calculated according to the Czech National Bank's exchange rate for the day on which the Czech National Bank issues a notice under which J&T BANKA, a.s. is declared unable to meet its obligations to eligible persons under legal or contractual conditions or the day on which a domestic or foreign court delivers a ruling suspending the right of depositors to dispose of their deposits with J&T BANKA, a.s., which are covered by the insurance (reference date).

² *Total Insurance Limit*

If a deposit cannot be withdrawn because a credit institution is unable to meet its financial commitments, the Financial Market Guarantee Scheme (Deposit Insurance Fund) pays compensation to clients for deposits up to the insurance limit. The maximum amount of compensation paid in the Czech currency totals the equivalent of EUR 100,000 per person, and it is calculated for the entire bank or savings cooperative. Hence, compensation is calculated based on the aggregate amount of all deposits a person has with a credit institution, including accrued interest. For example, a client who has the equivalent in Czech crowns of EUR 90,000 in savings account and the equivalent of EUR 20,000 in current account will only receive compensation in the Czech currency equivalent to EUR 100,000. This procedure applies even if a credit institution operates under several brands or protected trademarks.

In some cases defined in the Act on Banks, protection is extended to deposits exceeding the equivalent of EUR 100,000, but not more than EUR 200,000. Such cases include deposits of proceeds from the sale of residential real estate if the reference date comes within three months after the funds are credited to account and other types of deposits specified in the law.

³ *Insurance Limit for Joint Accounts*

As far as joint accounts (accounts with more than one account holder within the meaning of Section 41e, paragraph 1 of the Act on Banks), the share of each client is included into his or her EUR 100,000 limit separately. Persons holding a disposal right only are not considered joint account holders, and insurance protection therefore does not extend to them.

⁴ *Payment of Compensation*

Deposits eligible for compensation are protected under the Financial Market Guarantee Scheme through the Deposit Insurance Fund, Týn 639, 110 00 Prague 1, Tel.: (+420) 234 767 676, E-mail: info@fpv.cz, www.fpv.cz. Until 31 May 2016, the payment of compensation for your deposits in the Czech currency in an amount equivalent to EUR 100,000 must begin no later than 20 business days after the reference date. Starting on 1 June 2016, the payment of compensation must begin no later than seven days after the reference date. In certain cases (such as funds in an account of a payment institution and the like), the deadline for the beginning of payment may be longer (15 business days). If you do not receive compensation by the above deadline, you should contact the Financial Market Guarantee Scheme (Deposit Insurance Fund) because the limitation period for claiming compensation could expire after a certain period. As regards the payment of compensation by credit institutions with registered office in the Czech Republic, the objective limitation period lasts three years as per Section 41h, paragraph 3 of the Act on Banks. For additional information, visit www.fpv.cz.

⁵ Only in cases where information is provided to a client before entering into an agreement or accepting a deposit, unless the receipt of the information overview is confirmed through the electronic banking system.