

INFORMATION ABOUT THE DEPOSIT GUARANTEE SCHEME

You are receiving this form because your deposits are covered by the Norwegian deposit guarantee scheme. You do not need to take any action. This is for information about the deposit guarantee scheme.

CONSUMER CUSTOMER

Which deposit guarantee scheme is deposits in DNB Bank ASA covered by?	The Norwegian deposit guarantee scheme which is administered by The Norwegian banks' guarantee fund.
When does the guarantee apply?	If the Ministry of Finance (Finansdepartementet) decides that a bank must be liquidated, the deposit guarantee ensures that you have access to your deposit.
How much does the guarantee cover?	<p>The guarantee covers deposits up to a total of NOK two million per depositor. If you have several accounts in the same bank, the guarantee covers up to a total of NOK two million in the bank.</p> <p>Deposits in: DNB and Sbanken</p> <p>count as one bank regarding the deposit guarantee. The guarantee therefore covers up to NOK two million for your total deposits in: DNB and Sbanken</p>
What if you hold an account with one or more other persons?	Each person is covered for their share of the deposit, limited to a total of NOK two million in the bank.
Can deposits beyond NOK two million also be covered by the deposit guarantee scheme?	<p>Yes, in some cases you may have an extended coverage.</p> <p>This applies to deposits into your account during the last 12 months relating to the purchase and sale of a home or holiday home, or as a result from specific life events as marriage, the breakup of a relationship, the termination of employment, disability, death, insurance payments or compensation.</p> <p>In such cases, the deposit is covered with an unlimited amount.</p>
When do I get access to my deposits again if the bank must be liquidated?	<p>The Norwegian banks' guarantee fund shall make the deposit available within seven business days.</p> <p>In the case of deposits with extended coverage, the deadline is three months.</p> <p>All guaranteed deposits are made available in Norwegian kroner.</p>
Where can I find further information about the deposit guarantee scheme?	www.bankenessikringsfond.no
How do I get in touch with The Norwegian banks' guarantee fund regarding questions about the deposit guarantee scheme?	<p>Postal address: Bankenes sikringsfond Postboks 1213 Vika 0110 Oslo</p> <p>E-postadresse: firmapost@sikringsfondet.no</p>