

Standardised format for customer information
As adopted by the Norwegian Banks' Guarantee Fund
on 13 June 2019
Information for depositors

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DNB

General information on the protection of deposits
Deposits with DNB Bank ASA are protected by: Bankenes sikringsfond 1)
Limit of guarantee: 2,000,000 Norwegian kroner per depositor per credit institution 2)
Additional protection: If your deposits exceed the limit of 2,000,000 Norwegian kroner you may under certain circumstances be entitled to an unlimited additional guarantee. This may apply to deposits into your account during the course of the last 12 months relating to the purchase and sale of a home or holiday home, marriage, the breakup of a relationship, the termination of your employment, disability, death, insurance payments or compensation. 3)
If you have multiple deposits with the same credit institution: All your deposits with DNB Bank ASA will be added together and the total amount will be included in the limit of 2,000,000 Norwegian kroner
If you hold an account together with one or more other people: The limit of 2,000,000 Norwegian kroner will apply separately to each individual depositor's share of the total amount of the deposit 4)
The repayment period if the credit institution is unable to honour its commitments: 7 working days 5)
Currency of repayment: Compensation is paid in Norwegian kroner
Contact information: The Norwegian Banks' Guarantee Fund PO Box 2579, 0202 Oslo firmapost@sikringsfondet.no
For further information, please go to: www.bankenessikringsfond.no

1. The scheme responsible for protecting your deposit

Your deposit is covered by a statutory deposit guarantee scheme. Should your credit institution become insolvent, your deposits will whatever the circumstances be repaid in an amount of up to 2,000,000 Norwegian kroner by the deposit guarantee scheme.

2. The ordinary limit of the guarantee

If a deposit is unavailable because a credit institution is unable to meet its financial commitments, depositors will be repaid by a deposit guarantee scheme. The repayment will cover up to 2,000,000 Norwegian kroner per credit institution. This means that all deposits with the same credit institution will be added together to determine the applicable level of coverage. If, for example, a depositor holds a savings account containing 1,900,000 Norwegian kroner and a current account containing 600,000 kroner he or she will be repaid a maximum of 2,000,000 Norwegian kroner.

3. Additional protection

In some cases, deposits of more than 2,000,000 Norwegian kroner are covered. This will apply to deposits made during the preceding 12 months relating to certain life events, for example the purchase or sale of a home or holiday home, marriage, the breakdown of a relationship, the termination of employment, disability, death, insurance payments or compensation. Further information can be found at www.bankenessikringsfond.no.

4. If you hold an account together with one or more other people:

If you hold an account together with one or more other people, the limit of 2,000,000 Norwegian kroner will apply to each depositor's portion of the deposit.

Deposits in an account that two or more persons hold by virtue of a commercial relationship or as members of a club or similar association that is not a separate legal entity, will for the purposes of calculating the limit of 2,000,000 Norwegian kroner be added together and treated as if made by a single depositor.



5. Repayment

Responsible deposit guarantee scheme:

The Norwegian Banks' Deposit Guarantee Fund

PO Box 2579

0202 Oslo

Tel.no.: 23 28 42 42

E-mail: firmapost@sikringsfondet.no

Web site: www.bankenessikringsfond.no

With effect from 1 January 2019, the deposit guarantee scheme will repay deposits (up to 2,000,000 Norwegian kroner) within seven business days at the latest. In the case of repayments of deposits with additional coverage, see 3), the deadline for repayment is three months. If repayment has not taken place within these deadlines, you are advised to contact the deposit guarantee scheme since the right to claim repayment may expire after a specific time limit. Further information can be found at www.bankenessikringsfond.no.

Other important information

Under normal circumstances, all private customers and businesses are covered by the deposit guarantee scheme. Exceptions applicable to certain deposits are specified on the website of the Norwegian Banks' Deposit Guarantee Fund. Your credit institution will be able to provide information on whether specific individual products are covered. If a deposit is covered, the credit institution will confirm this on its statements of account.