

Basic information on the protection of deposits

Deposits with Western Union International Bank GmbH are protected by:	Einlagensicherung der Banken & Bankiers Gesellschaft m.b.H. (1)
Maximum protection limit:	100 000 EUR per depositor per credit institution (2)
If you have more than one deposit with the same credit institution:	All your deposits with the same credit institution will be added together and the total is subject to the limit of 100 000 EUR (2)
If you have a joint account with one or more other people:	The limit of 100 000 EUR applies to each individual depositor (3)
Period for refunding if a credit institution fails:	7 working days (4)
Currency of refund:	Euro
Contact data:	Einlagensicherung AUSTRIA Ges.m.b.H. Wipplingerstraße 34/4/DG4 1010 Vienna Tel.: +43 (1) 533 98 03 Fax: +43 (1) 533 98 03-5 Email: office@einlagensicherung.at
Further information:	www.einlagensicherung.at
Confirmation of receipt by depositor:	

Additional information (on all or some of the items below)

(1) The deposit protection system applicable to the protection of your deposit:

Your deposit is covered by a statutory deposit protection system and a contractual deposit protection system. If your credit institution goes into liquidation, your deposits will always be refunded up to the amount of 100 000 EUR.

(2) General maximum protection limit:

If a deposit cannot be refunded because a credit institution cannot meet its financial obligations, depositors will be compensated by the deposit protection system. Coverage amounts to a maximum of 100 000 EUR per credit institution. This means that, when this amount is calculated, all deposits with the same credit institution are added together. If, for example, a depositor has 90 000 EUR in a savings account and 20 000 EUR in a current account, he or she will only receive compensation amounting to 100 000 EUR. If accounts are denominated in a currency other than euro, the average rate to be used for the calculation of the refund amount will be that of the day on which the collateral event occurred.

(3) Maximum protection limit for joint accounts:

In the event of joint accounts, the maximum limit of 100 000 EUR applies to each depositor.

However, in an account to which two or more people have rights of access as members of a partnership or firm or of an association or similar union without any legal personality, deposits will be added together when the maximum limit of 100 000 EUR is calculated and will be treated as the deposit of one single depositor. Further information is available at www.einlagensicherung.at.

(4) Refunding:

The applicable deposit protection system is the Einlagensicherung AUSTRIA Ges.m.b.H., Wipplingerstraße 34/4/DG4, 1010 Wien, Tel.: +43 (1) 533 98 03, email: office@einlagensicherung.at, website: www.einlagensicherung.at. It will refund your deposits (up to EUR 100 000) within no more than the following periods:

- from 1 January 2019 until 31 December 2020: within a maximum of 15 working days
- from 1 January 2021 until 31 December 2023: within a maximum of ten working days
- from 1 January 2024: within 7 working days.

If you do not receive refunding within these periods, you should contact the deposit protection system, since the validity of refund claims may expire on a certain deadline. Further information is available at www.einlagensicherung.at.

Additional important information:

Deposits by private customers and enterprises are generally covered by deposit protection systems. Exceptions applying to certain deposits are described on the website of the appropriate deposit protection system. Upon request, your credit institution will also inform you whether certain deposits are covered or not. The credit institution will also confirm on your bank statement that deposits are refundable.