

DEPOSITOR INFORMATION

Basic information about the protection of deposit

Deposits in EFG Bank von Ernst AG are protected by:	Deposit Guarantee and Investor Compensation Foundation PCC (EAS Liechtenstein)
Limit of protection:	CHF 100,000 per depositor per bank ⁽¹⁾
If you have more deposits at the same bank:	All your deposits at the same bank are 'aggregated' and the total is subject to the limit of CHF 100,000. ⁽¹⁾
If you have a joint account with other person(s):	The limit of CHF 100,000 applies to each depositor separately. ⁽²⁾
Reimbursement period in case of bank failure:	7 working days ⁽³⁾
Currency of reimbursement:	Swiss Franc (CHF)
Contact:	Deposit Guarantee and Investor Compensation Foundation PCC Austrasse 46 9490 Vaduz Liechtenstein Phone: +423 230 15 16 email: info@eas-liechtenstein.li
More information:	Web: www.eas-liechtenstein.li

Please be aware of following

Additional information

⁽¹⁾ General limit of protection

If a deposit is unavailable because a bank is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. Exceptions thereof are commented below. This repayment covers at maximum CHF 100,000 or the equivalent in a foreign currency per bank. This means that all deposits at the same bank are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with CHF 90,000 and a current account with CHF 20,000, he or she will only be repaid CHF 100,000. If accounts were maintained in a currency different from Swiss Franc, the mid-market FX exchange rate shall be used for calculation of the repayable amount of the date on which the compensation event of the Deposit Guarantee Scheme was triggered as referred to Article 7 of the Deposit Guarantee and Investor Compensation Act (in German: Einlagensicherungs- und Anlegerentschädigungsgesetzes; EAG).

When calculating the repayable amount, liabilities of the depositor to the bank are taken into account where they have fallen due on or before the compensation event occurs to the extent the set-off is possible under the statutory and contractual provisions.

⁽²⁾ Limit of protection for joint accounts and other special cases

In case of joint accounts, the limit of CHF 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 as if made by a single depositor for the purpose of calculating the limit of CHF 100,000.

In the cases of Article 9 EAG (temporary high balances), deposits are protected above CHF 100,000. More information can be obtained through the FAQs of the EAS website under www.eas-liechtenstein.li.

⁽³⁾ Reimbursement

The responsible Deposit Guarantee Scheme is the
Deposit Guarantee and Investor Compensation Foundation PCC
Austrasse 46
9490 Vaduz
Liechtenstein
Phone: +423 230 15 16
Email: info@eas-liechtenstein.li
Web: www.eas-liechtenstein.li

Before the Deposit Guarantee Scheme could reimburse unavailable deposits, the compensation claim of your deposit will be verified. If your deposit is eligible, the Deposit Guarantee Scheme will require bank account data for the timely transfer. Therefore, the Deposit Guarantee Scheme will contact you for this purpose.

As of 1 January 2026 onwards, it will repay your eligible deposits (up to CHF 100,000) within 7 working days after the compensation event occurs at the latest. Until that date and as transitional exceptions, the following reimbursement periods apply:

- a) until 31 December 2020: within 20 working days;
- b) from 1 January 2021 to 31 December 2022: within 15 working days;
- c) from 1 January 2023 to 31 December 2025: within 10 working days.

Where the Deposit Guarantee Scheme cannot make the repayable amount available within 7 working days, it will, until 31 December 2025, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living within 5 working days of a request. The Deposit Guarantee Scheme shall only grant access to the appropriate amount on the basis of data provided by the Deposit Guarantee Scheme or the bank. The reimbursed appropriate amount to cover the cost of living shall be deducted from the repayable amount as referred to Article 12 EAG.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement is restricted to 3 years after the compensation event occurs referred to Article 58 EAG. Further information can be obtained through the FAQs of the EAS website under www.eas-liechtenstein.li.

The Deposit Guarantee Scheme is only be able to reimburse temporary high balances referred to Article 9 EAG, if you provide a written application form with additional documentation on facts justifying the claim within 6 months after the compensation event occurs.

No repayment shall be made where there has been no transaction relating to the deposit within the last 24 months and the value of the deposit is lower than the administrative costs that would be incurred by the Deposit Guarantee Scheme in making such a repayment.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated in the FAQs of the EAS website. Your bank will also inform you on request whether certain products are eligible or not. If deposits are eligible, the bank shall also confirm this on the statement of account.

If a deposit is unavailable and one or more resolution instruments according to Article 49 eq. of the Recovery and Resolution Act (in German: Sanierungs- und Abwicklungsgesetz; SAG) were applied, the covered deposits were protected within the resolution mechanism. More information can be obtained under the website of the [Resolution Authority](#) (Finanzmarktaufsicht Liechtenstein, FMA).