Addiko Bank

Agencija za osiguranje depozita Bosne i Hercegovine
Агенција за осигурање депозита Босне и Херцеговине

DEPOSITOR INFORMATION SHEET

Basic information about deposit insurance	
Deposits in the bank are protected by:	Deposit Insurance Agency of Bosni and Herzegovina
Limit of protection:	BAM 100.000 per depositor per bank
Reimbursement period in case of bank failure:	20 working days from the day the licence of the former Member Bank was revoked
Currency of reimbursement:	BAM (Bosnia and Herzegovina convertible mark)

Additional information
Maximum coverage level is BAM 100.000 per depositor per bank, including the interest accrued by the day of occurrence of the insurance event which corresponds to the day of revocation of the former member bank's license. The deposit is reduced by the debts owed by the depositor to the bank on the day when its operating license was revoked..
Deposit insurance is not determined on the basis of an individual account, which means that all deposits of a depositor in one bank are added together, and the total insured amount is limited to 100.000 KM. Deposits of a single depositor in different banks are insured separately, each up to the amount of BAM 100.000.
Payment is made in BAM. All depositor funds in foreign currency are converted into KM based on the middle exchange rate of the Central Bank of Bosnia and Herzegovina on the date of the insurance event.
A joint account is an account owned by two or more persons. If a depositor is the owner of a joint account, the share of each depositor in the joint account is calculated equally between the account owners, unless all account owners provide evidence to the contrary. The total payout per joint account is limited to the amount of BAM 100.000 per depositor per bank.

Reimbursement
The deposit insurance system in Bosnia and Herzegovina is managed by the Deposit Insurance Agency of Bosnia and Herzegovina (DIA BiH). DIA BiH is obliged to make all insured deposit amounts available to depositors, without undue delay, no later than 20 business days from the date of revocation of the bank's operating license.
In order to exercise the right to the insured deposit amount, depositors must submit, along with the request for payment, proof of legal ownership of the deposit for which compensation is claimed. Requests for payment of depositors' claims become statute-barred within five years from the date of loss of the bank's operating license.
The deposit insurance system protects deposits of natural and legal persons in the bank, except for exclusions in accordance with Article 6 of the Law on Deposit Insurance in Banks of Bosnia and Herzegovina.
If a status change occurs in the bank (e.g. merger of two banks), and the depositor had insured funds in both banks, both amounts will be insured within three months from the date of the status change. After the expiration of the three-month period, the newly formed bank insured the depositor's amount up to BAM 100.000.

Other important information
All banks licensed by the Banking Agency of the Republika Srpska and the Banking Agency of the Federation of Bosnia and Herzegovina are mandatory members of the deposit guarantee scheme of Bosnia and Herzegovina. In order to provide deposit insurance, a bank are obliged to pay insurance premium to the Deposit Insurance Agency of Bosnia and Herzegovina. Insurance premium is not paid by depositors.

Basic information about bank	
Bank's name:	Addiko Bank d.d. Sarajevo
Address:	Trg solidarnosti 12, 71 000 Sarajevo
Contact:	+ 387 (0)33 755 757; info.fbih@addiko.com
More information:	www.addiko-fbih.ba

Basic information about deposit insurer

Deposit Insurance Agency of Bosnia and Herzegovina
Vase Pelagica 11a, 78 000 Banja Luka, Bosnia and Herzegovina
Telephone: ++387 (0)51 223 440
Fax: ++387 (0)51 223 452
Email: aod@bih.net.ba
https://www.aod.ba

Acknowledgement of receipt by the depositor:	

Purpose of this information sheet is solely for informing depositors about the deposit insurance system in Bosnia and Herzegovina.