

INFOSHEET DEPOSIT GUARANTEE SCHEME

General information about the protection of deposits	
bunq bank account holders are protected by:	The Deposit Guarantee Scheme, executed by De Nederlandsche Bank N.V. (Dutch Central Bank) (DNB) (1)
Limit of protection:	€100,000 per account holder per bank (2)
If you have multiple accounts at the same bank:	All your bunq accounts will be added up and the limit €100,000 will be applied to the sum (2)
If you have a joint account with another person/other persons:	All your bunq accounts are 'aggregated' and the total is subject to the limit of €100,000 (3)
Reimbursement deadline if a bank can no longer meet its obligations	20 business days after the Deposit Guarantee Scheme has come into effect (4)
Currency of reimbursement:	Euro
Contact:	De Nederlandsche Bank N.V. Postbus 98 1000 AB Amsterdam Visiting address: Westeinde 1 1017 ZN Amsterdam Telephone (from Monday to Friday between 09:00 and 17:00): - from the Netherlands: 0800-020168 - from abroad: +31 20 524 91 11 Email: info@dnb.nl
More information:	www.dnb.nl go to 'English' section, search for 'Deposit Guarantee Scheme'.

Additional information:

In general, all personal and business accounts are covered by the Deposit Guarantee Scheme. Exceptions for certain accounts are stated on the website of DNB. On request, we can confirm whether the Deposit Guarantee Scheme covers your accounts.

(1) Which system is responsible for the protection of my bunq bank accounts?

Your bunq bank accounts are covered by the Dutch statutory Deposit Guarantee Scheme. In case bunq is no longer able to meet its obligations, your total account balance is protected up to €100,000.

(2) What is the general protection limit?

If a bank is no longer able to meet its financial obligations, the Deposit Guarantee Scheme will reimburse the account holders of that bank. The maximum reimbursement is €100,000 per bank per customer. If, for example, an account holder has a savings account with € 90,000 and also an account with € 20,000 at the same bank (total of €110,000), he or she will still receive a refund of only €100,000.

(3) What is the limit of protection for joint accounts?

In case of joint accounts, the limit of €100,000 applies to each account holder.

In the exceptional case that a bank is no longer able to meet its financial obligations on the moment you have a deposit directly resulting from real estate transactions relating to private residential properties, your deposits will be protected for a period of three months after the deposit for an additional amount which will not exceed €500,000.

(4) How long does it take to get reimbursed after the Deposit Guarantee Scheme has taken effect?

The Deposit Guarantee Scheme is managed by De Nederlandsche Bank N.V. (DNB).

DNB will reimburse account holders within 20 business days after the Deposit Guarantee Scheme has taken effect.

If you did not receive a reimbursement within the specified period, you should contact DNB. Do this immediately, because it is possible that you cannot claim a reimbursement after a certain period has expired. Visit www.dnb.nl, go to 'English' section and search for 'Deposit Guarantee Scheme' for more information.