

## Depositor information sheet

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| <b>Deposits with Ferratum Bank plc are protected by:</b>                | <b>The Depositor Compensation Scheme (1), established under regulation 4 of the Depositor Compensation Scheme Regulations, 2015</b>   |
| <b>Limit of protection:</b>   | EUR 100,000 per depositor per credit institution (2)  |
| <b>If you have several deposits with the same credit institution:</b>   | All your deposits with the same credit institution are “aggregated” and the total amount is subject to the upper limit of EUR 100,000 (2)   |
| <b>Reimbursement period in case of failure of a credit institution:</b> | 20 working days (4)   |
| <b>Currency of the refund:</b>  | EUR   |
| <b>Contact information:</b>   | Compensation Schemes<br>c/o Malta Financial Services Authority, Notabile Road, Attard BKR 3000, Malta; Tel (+356) 21441155<br>Email: <a href="mailto:info@compensationschemes.org.mt">info@compensationschemes.org.mt</a> |
| <b>Website</b>  | <a href="http://www.compensationschemes.org.mt">www.compensationschemes.org.mt</a>  |

Ferratum Bank p.l.c. is a public limited company, registered under the laws of Malta with number C56251, with its registered address at Tagliaferro Business Centre, Level 6, 14 High Street, Sliema SLM 1551, Malta. Ferratum Bank p.l.c. is licensed as a credit institution by the Malta Financial Services Authority, Notabile Road, BKR 3000, Attard, Malta (<http://www.mfsa.com.mt/>).

(1) Scheme responsible for the protection of your deposit

Your deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would in any case be repaid up to €100,000.

(2) General limit of protection

If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the Depositor Compensation Scheme, in accordance with the regulations. This repayment covers a maximum of €100,000 per credit institution. This means that all deposits at the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with €90,000 and a current account with €20,000, he or she will only be repaid €100,000.

In addition to the protection described above, deposits may be protected in some cases up to a maximum of €500,000 for six months after the amount has been credited or from the moment when such deposits become legally transferable. In order to qualify for such higher protection, a deposit in excess of €100,000 must meet any one of the following additional criteria:

(A) it comprises:

- monies deposited in preparation for the purchase of a private residential property by the depositor; or
- monies which represent the proceeds of sale of a private residential property of the depositor; or

(B) it comprises sums paid to the depositor in respect of:

- a separation, divorce or dissolution of their civil union; or
- benefits payable on retirement; or
- a claim for compensation for unfair dismissal; or
- a claim for compensation for redundancy; or
- benefits payable for death or bodily injury; or
- a claim for compensation for wrongful conviction.

More information can be obtained under [www.compensationschemes.org.mt](http://www.compensationschemes.org.mt)

(3) limit of protection for joint accounts

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

(4) Reimbursement

The responsible Deposit Guarantee Scheme is the Depositor Compensation Scheme, c/o Malta Financial Services Authority, Triq Notabile, H'Attard BKR 3000, Malta;  
Tel: (+)356 2144 1155;

E-mail: [info@compensationschemes.org.mt](mailto:info@compensationschemes.org.mt)

It will repay your deposits up to €100,000 within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 until 31 December 2023; and within 7 working days from 1 January 2024 onwards.

If you have not been repaid within these deadlines, you should make contact with the Depositor Compensation Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained from [www.compensationschemes.org.mt](http://www.compensationschemes.org.mt).

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