

## Depositor Information Template

<b>Basic information about the protection of deposits:</b>	
Deposits in International Card Services BV (ICS), are protected by:	The Dutch statutory Deposit Guarantee Scheme, executed by De Nederlandsche Bank N.V. (Dutch Central Bank) (DNB). <sup>1</sup>
Limit of protection:	€100.000 per depositor per credit institution. <sup>2</sup>
If you have more deposits at the same credit institution:	All your deposits at the same credit institution are 'aggregated' and the total is subject to the limit of €100.000. <sup>2</sup>
If you have a joint account with other person(s):	This does not apply to ICS products. <sup>3</sup>
Reimbursement period in case of credit institution's failure:	10 working days. <sup>4</sup>
Currency of reimbursement:	Euro
Contact:	De Nederlandsche Bank N.V.: PO box 98, 1000 AB Amsterdam. Visiting address: Spaklerweg 4, 1096 BA Amsterdam Telephone: (from Monday to Friday between 9:00 and 17:00) from the Netherlands: 0800 020 10 68 from abroad: +31 (0)20 524 91 11 Email: info@dnb.nl
More information:	<a href="http://www.dnb.nl">http://www.dnb.nl</a> go to 'English' section, search for 'Deposit Guarantee Scheme'.
<b>Additional informatie</b>	
Other important information: In general, all retail depositors and businesses are covered by the Deposit Guarantee Scheme. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are covered, the credit institution shall also confirm this on the statement of account.	

## Footnotes

- 1** Scheme responsible for the protection of your deposit: Your deposit is covered by the Dutch statutory Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would 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 Dutch Deposit Guarantee Scheme. This repayment covers at maximum €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.
- 3** Limit of protection for joint accounts: This does not apply to ICS products.
- 4** Reimbursement: The responsible Deposit Guarantee Scheme is the Dutch statutory Deposit Guarantee Scheme which is executed by De Nederlandsche Bank N.V. (Dutch Central Bank) (DNB); PO box 98 1000 AB Amsterdam. Visiting address: Spaklerweg 4, 1096 BA Amsterdam. Telephone: (from Monday to Friday between 9:00 and 17:00) from the Netherlands 0800 020 10 68, from abroad: + 31 20 524 91 11. Email: info@dnb.nl. Website: www.dnb.nl go to 'English' section, search for 'Deposit Guarantee Scheme'. It will repay your deposits (up to €100.000) within 10 (ten) working days at the latest.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit.

The reimbursement period will gradually be brought back to 7 (seven) working days. During this transition period, the Dutch Central Bank (DNB) can upon request award you an appropriate amount to cover basic needs.

Further information can be obtained under <http://www.dnb.nl> go to 'English' section, search for 'Deposit Guarantee Scheme'.