INFORMATIVE LEAFLET ON THE DEPOSIT GUARANTEE SCHEME

Basic information about the protection of deposits

Deposits in AstroBank Public Company Limited are protected by:	Deposit Guarantee and Resolution of Credit and Other Institutions Scheme (DGS)
Limit protection:	EUR 100.000 per depositor per credit institution (^{1})
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 EUR 100.000 (^{1})
If you have a joint account with other person(s):	The limit of EUR 100.000 applies to each depositor separately (^{2})
Reimbursement period in case of credit institution's failure:	7 working days (^{3})
Currency of reimbursement:	Euro
Contact:	80 Kennedy Avenue, 1076 Nicosia, Tel. 22714100 dps@centralbank.cy
More information:	**https://www.centralbank.cy/el/deposit-guarantee-investors-compensation-schemes/deposit-guarantee-and-resolution-of-credit-and-other-institutions-scheme**

(^{1}) If a deposit is unavailable because a credit institution is unable to meet its financial obligations, deposits are repaid by the DGS. This repayment covers at maximum EUR 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 EUR 90.000 and a current account with EUR 20.000, he or she will only be repaid EUR 100.000.

In some cases (e.g. deposits resulting from real estate transactions relating to private residential properties and deposits that serve social purposes as laid down in the Regulations) deposits are protected above EUR 100.000. More information can be obtained under: **https://www.centralbank.cy/el/deposit-guarantee-investors-compensation-schemes/deposit-guarantee-and-resolution-of-credit-and-other-institutions-scheme**

(^{2}) In case of joint accounts, the limit of EUR 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 EUR 100.000.

(^{3}) Reimbursement

The responsible Deposit Guarantee Scheme is the Deposit Guarantee and Resolution of Credit and Other Institutions Scheme (DGS), 80 Kennedy Avenue, 1076 Nicosia,Tel. 22714100, **dps@centralbank.cy https://www.centralbank.cy/el/deposit-guarantee-investors-compensation-schemes/deposit-guarantee-and-resolution-of-credit-and-other-institutions-scheme**
It will repay your deposits up to EUR 100.000 within 7 working days at the latest.

If you have not been repaid within these deadlines, you should contact the DGS since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under: **https://www.centralbank.cy/el/deposit-guarantee-investors-compensation-schemes/deposit-guarantee-and-resolution-of-credit-and-other-institutions-scheme**

Other important information

In general, all retail depositors and businesses are covered by the DGS. Exceptions for certain deposits are stated on the website of the DGS. AstroBank Public Company Limited will also inform you on request whether certain products are covered or not. If deposits are covered, AstroBank Public Company Limited shall also confirm this on the statement of account.

Set-off: For the purposes of calculating the repayable amount, the credit balances of the deposit accounts are set off with all kinds of counterclaims that AstroBank Public Company Limited has against the depositor, to the extent that these have fallen due on or before the date on which the deposits become unavailable, is such set off is permitted in accordance with the statutory and contractual provisions of the contract between AstroBank Public Company Limited and the depositor. For example, a depositor who has a deposit of €75.000 and a loan instalment of €5.000 which has fallen due, will be repaid by €75.000 minus €5.000, that is €70.000, in case of activation of DGS.