

Depositor Protection Information Sheet

Basic information about the protection of your eligible deposits

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| Eligible deposits in EP Bank AB are protected by: | The Swedish Deposit Insurance Scheme ¹ |
| Limit of protection: | SEK 1,150,000 per depositor per institution ² |
| If you have more eligible deposits at the same institution: | All your eligible deposits at the same institution are "aggregated" and the total is subject to the limit of SEK 1,150,000. |
| If you have a joint account with other person(s): | The limit of SEK 1,150,000 applies to each depositor separately ³ |
| Reimbursement period in case of the institution's failure: | 7 working days ⁴ |
| Currency of reimbursement | Reimbursement is paid in Swedish kronor (SEK) |
| Contact for further information: | Swedish National Debt Office 103 74, Stockholm, Sweden Telephone: +46 8 613 52 00 Email: ig@riksgalden.se Website: www.insattningsgarantin.se |

¹ Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank or other institution should occur, your eligible deposits would be repaid up to SEK 1,150,000 by the Swedish Deposit Insurance Scheme.

² General limit of protection

If a covered deposit is unavailable because an institution is unable to meet its financial obligations, depositors repaid by a Deposit Guarantee Scheme. This repayment covers at maximum SEK 1,150,000 per institution. This means that all eligible deposits at the same institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with SEK 900,000 and another savings account with SEK 200,000, the depositor will only be repaid SEK 1,150,000. In some cases a depositor may be eligible for reimbursement for deposits connected with certain events including the sale of a private residential property, receipt of severance pay and receipt of insurance benefits, up to a maximum of SEK 5 million. Further information is available online at www.insattningsgarantin.se.

³ Limit of protection for joint accounts

In the case of joint accounts, the limit of SEK 1,150,000 applies to each depositor.

⁴ Reimbursement

The responsible Deposit Guarantee Scheme is the Swedish National Debt Office Deposit Insurance Scheme. The Deposit Insurance Scheme will repay your eligible deposits up to SEK 1,150,000 within 7 working days. If you have not been repaid within that deadline, you should contact the Deposit Guarantee Scheme because the time to claim reimbursement may be barred after a certain time limit. Further information is available online at www.insattningsgarantin.se.

Other important information

In general, all retail depositors and businesses are covered by the Deposit Guarantee Scheme.

A deposit is excluded from protection if it is made by a depositor which is one of the following (or its foreign equivalent):

1. Bank
2. Credit market company
3. Securities business
4. Insurance undertaking
5. Reinsurance undertaking
6. Occupational pension provider
7. Mutual aid society
8. Financial institution as defined in the Swedish Banking and Finance Business Act (2004:297)
9. Investment fund or alternative investment fund
10. Pension fund
11. Region, local authority or state authority
12. Depositor that has never been identified in accordance with the Swedish Money Laundering and Terrorist Financing (Prevention) Act (2017:630).

This means, for instance, that your contributions to pension insurance, endowment insurance and endowment pension insurance plans are not covered by the Swedish Deposit Insurance Scheme because the insurance undertaking is the depositor and the owner of the custody/cash account.

Exclusions apply to certain deposits, as specified on the Swedish Deposit Insurance Scheme website. Upon request, your bank/credit institution must inform you whether certain products are guaranteed. If deposits are guaranteed, the bank/credit institution must also confirm this on the account statement.