

Depositor information sheet

Basic information on deposit coverage

Deposits held at Luminor Bank AS Lithuanian branch are covered	by "Tagatisfond" (the Estonian Guarantee Fund)
Payout limit	up to EUR 100,000 per depositor per credit institution ¹
If you have more deposits at the same credit institution	all your deposits held at the same credit institution are added up 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 ²
Reimbursement period in case of credit institution's failure to meet its obligations	7working days ³ (to be updated if a different period becomes valid)
Currency of reimbursement	Euro
Contact	Tagatisfond (Estonian Guarantee Fund) Roosikrantsi 2 10119 Tallinn, Estonia, phone +372 611 0730, e-mail: tf@tf.ee
More information	www.tf.ee
Acknowledgement of information receipt by the Depositor	

Notes:

¹ If a deposit is not reimbursed because a credit institution is unable to meet its financial obligations, depositors will be repaid by the Estonian Guarantee Fund. This repayment covers at maximum EUR 100,000 per depositor per credit institution. In order to determine the coverage level, all deposits at the same credit institution are added up. 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 deposits are protected above EUR 100,000 (in case the depositor's account, not earlier than 6 months before the day of an insured event, has been credited in relation to sale of a residential property owned by the depositor; sums received by the depositor in respect of a legacy or by operation of law; sums received by the depositor as the beneficiary of a life insurance benefit or analogous benefit payable on death; sums received by the depositor as compensation in the cases provided by law in respect of other person's death in the course of performing work or official duties or analogous benefits; benefits or compensations for damage caused by violent crimes).

More information can be obtained at the website: www.tf.ee

² If you have a joint account with other person(s), the limit of EUR 100,000 applies to each deposit co-owner separately.

³ Payment of insurance compensations.

The Estonian Guarantee Fund (Tagatisfond) is responsible for the deposit insurance system (Roosikrantsi 2, 10119 Tallinn, Estonia, phone +372 611 0730 e-mail: tf@tf.ee, website: www.tf.ee). It will repay your deposits (up to EUR 100,000) not later than 7 working days from the date the inaccessibility of deposits has occurred on.

If no insurance compensation is paid to you within these deadlines, you should contact the Estonian Guarantee Fund. More information can be obtained at www.tf.ee.

Other important information

In principle, all retail depositors and businesses are covered by the Estonian Guarantee Fund.

Exceptions for certain deposits are stated on the website of the Estonian Guarantee Fund www.tf.ee. 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.

Additional information:

1. Funds available in the account held at the Bank (hereinafter – the Funds) are covered by the Estonian Guarantee Fund. Information about the cases where the Funds are not covered and where the payout limits are applicable is published at www.luminor.lt. A free printed copy of the terms and conditions for covering the Funds is available at any outlet of the Bank.
2. Deposits held at the Bank are covered by the Estonian Guarantee Fund . Information about the cases where deposits are not covered and where the payout limits are applicable is made available at www.luminor.lt. A free printed copy of the terms and conditions for deposit coverage is available at any outlet of the Bank.

CASES IN WHICH DEPOSITS ARE NOT COVERED OR THE PAYOUT LIMITS APPLY TO THEM

The subject of deposit coverage is not:

Deposits deposited as at the date on which deposits become unavailable by the Estonian state or foreign state or the following Estonian or foreign persons shall not be guaranteed or compensated:

1. deposits of local authority;
2. deposits of another credit institution;
3. deposits of insurance undertaking or reinsurance undertaking;
4. deposits of management company or investment fund;
5. deposits of investment firm;
6. deposits of e-money institution;
7. deposits of payment institution;
8. deposits of creditor or credit intermediary;
9. deposits of another financial institution not specified in clauses 4–8 above, including a financial holding company, a mixed financial holding company and an asset management company specified in point (26) of Article 4(1) of Regulation (EU) No 575/2013 of the European Parliament and of the Council on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (OJ L 176, 27.06.2013, p. 1–337), excluding insurance holding companies and mixed-activity insurance holding companies for the purposes of the Insurance Activities Act of Republic of Estonia.

Payout limits:

1. Insurance compensations are not paid for deposits, funds, money, securities, and liabilities that are not the subject of deposit coverage (as mentioned in this form above).
2. Deposits confiscated on the basis of a judgment of conviction in a court case concerning money laundering or terrorist financing shall not be guaranteed. If the disposal of the deposit has been restricted by the precept of the Estonian Financial Intelligence Unit or the deposit has been seized in criminal proceedings of a case concerning money laundering or terrorist financing, the compensation for the deposit shall be suspended until the precept has been revoked or the court judgment has entered into force.

Postponement of the deadline for the payment of insurance compensation:

In the cases provided for in the Act of the Republic of Estonia on Guarantee Fund (read more at www.tf.ee) the payment of insurance compensation for deposits may be postponed, for example, in the case of insufficient information to evidence the right to insurance compensation for the deposit, or in the case of an ongoing court dispute about the deposit, or if the depositor's right to dispose of the deposit is restricted.