

Basic Information about Deposit Protection

Deposits at Bison Bank, S.A. are covered by the:	Fundo de Garantia de Depósitos ⁽¹⁾
Protection limit:	EUR 100,000 per depositor and per credit institution. ⁽²⁾ Deposit balances denominated in foreign currency will be converted into euros, for the purposes of reimbursement, at the exchange rate on the date deposits became unavailable.
If you have more deposits with the same credit institution:	All deposits at the same institution are 'aggregated', subject to the overall limit of EUR 100,000. ⁽²⁾
If you have a joint account with (an)other person(s):	The EUR 100,000 limit applies separately to each depositor. ⁽³⁾
Repayment period in the event of insolvency of the credit institution:	From 1 January 2024, the deadline for returning the money in question will be 7 working days from the date the deposits become unavailable. ⁽⁴⁾
Repayment currency:	Euro
Contact:	Fundo de Garantia de Depósitos Av. da República, 57 – 8.º, 1050-189 Lisboa – Portugal Telephone: +351 21 313 01 99 / Fax: +351 21 310 78 45 Email: geral@fgd.pt
More information:	www.fgd.pt

Additional Information:

⁽¹⁾ Scheme that protects your deposit: Your deposit is covered by a legal deposit guarantee scheme. In addition, your credit institution is part of an institutional protection scheme whose members support each other in order to avoid situations of insolvency. In the event of insolvency, your deposits will be repaid by the deposit guarantee scheme up to a limit of EUR 100,000.

⁽²⁾ General protection limit: If a deposit is unavailable because the credit institution cannot fulfil its financial obligations, depositors are reimbursed by a deposit guarantee scheme. The repayment covers a maximum amount of EUR 100,000 per credit institution. This means that all deposits with the same credit institution are added together for the purpose of determining the coverage level. If, for example, the depositor is the holder of a savings account with a balance of EUR 90,000 and a current account with a balance of EUR 20,000, they will only be reimbursed up to the amount of EUR 100,000.

⁽³⁾ Protection limit for joint accounts: For joint accounts, the limit of EUR 100,000 applies to each depositor. However, where two or more persons acting as members of an unincorporated business partnership, association or similar grouping have access to an account, deposits are aggregated and treated as if they had been made by a single depositor for the purpose of calculating the limit of EUR 100,000. In certain cases, deposits are protected for more than EUR 100,000. The specified limit does not apply to the following deposits, for a period of one year from the date on which the amount was credited to the respective account: a) Deposits resulting from real estate transactions relating to private residential properties; b) Deposits that serve social purposes, laid down in law; c) Deposits resulting from the payment of insurance benefits or compensation for criminal damage or wrongful conviction. Further information available at www.fgd.pt.

⁽⁴⁾ Repayment: The deposit guarantee scheme that protects your deposit is the Fundo de Garantia de Depósitos.

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This entity will repay your deposits (up to a limit of EUR 100,000) within a maximum of 7 (seven) working days. If you have not been reimbursed within this period, you should contact the deposit guarantee scheme, as the period for demanding reimbursement may be limited. You can find out more at www.fgd.pt.

Other Important Information

In general, private depositors and businesses are covered by the deposit guarantee scheme. Exceptions for certain deposits are indicated on the website of the relevant deposit guarantee scheme. Your credit institution will also inform you, upon request, whether or not certain products are covered. If the deposits are covered, the credit institution will also confirm this coverage in the account statements.