



FUNDO DE GARANTIA
DE DEPÓSITOS

The guarantee provided by the Fundo de Garantia de Depósitos covers all the deposit accounts held in the member credit institutions, apart from the situations described below.

The member credit institutions must make available to the public, in an easily understandable manner, all the pertinent information on the Fund and, in particular, the scope of the guarantee provided, what is excluded and the time frames for repaying the deposits. This information must be provided before entering into a contract on deposit-taking and must be made available in the credit institutions' branches, in an easily accessible and well identified place, or electronically in the case of home banking.

The member credit institutions must inform their depositors when the deposits entered into are eligible for the guarantee provided by the Fund.

Indication of whether the deposit is covered by the guarantee provided by the Fund must be displayed on the deposit's standardised information sheet. If



UNAVAILABILITY OF
DEPOSITS

(/EN/UNAVAILABILITY-
DEPOSITS)



AMOUNTS
GUARANTEED

(/EN/AMOUNTS-
GUARANTEED)



DEPOSITS COVERED
(/EN/DEPOSITS-

COVERED)



REPAYMENT
PROCEDURES

(/EN/REPAYMENT-
PROCEDURES)

you are in doubt as to whether the financial product that you have entered into or intend to enter into is a deposit guaranteed by the Fund, ask for the standardised information sheet.

Furthermore, when a deposit agreement is entered into, the member credit institutions must give you a depositor information template (DIT), with information on the deposit's protection, and must inform you on whether the deposit contracted is eligible for the guarantee provided by the Fund. The member credit institutions must also confirm to you that your deposit is covered by the guarantee provided by the Fund through the inclusion of a reference to the DIT in the account statements, and that form must be provided to you at least once a year.

Exclusions from the deposit guarantee provided by the Fund:

1. Deposits accounts held on behalf and for the account of:
 - credit institutions,
 - investment firms,
 - financial institutions,
 - insurance and reinsurance undertakings,
 - collective investment undertakings,
 - pension funds (apart from the deposit accounts of pension funds whose associates are small or medium-sized enterprises),
 - national and foreign administrative public



EUROPEAN
DEPOSIT
INSURANCE SCHEME
(/EN/EUROPEAN-DEPOSIT-
INSURANCE-SCHEME)

- sector entities (apart from deposit accounts of local authorities with and annual budget of 500 000 EUR or less),
- supranational or international organisations;
2. Deposit accounts arising out of transactions in connection with which there has been a criminal conviction for money laundering;
 3. Deposit accounts the holder of which has never been identified pursuant to the rules on the prevention of the use of the financial system for the purpose of money laundering and terrorist financing, when such deposit accounts have become unavailable;
 4. Deposit accounts held by persons or entities that have, in the two years before the date on which deposits became unavailable or on which a resolution measure was adopted, a direct or indirect holding which represents at least 2% of the share capital of the credit institution or have been members of the management body of the credit institution, except if proven that they did not cause through their action or

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YES, I
ACCEPT
THE USE
OF
COOKIES

I REFUSE
THE USE OF