

Deposit protection - basic information	
Deposits with KentBank d.d. are protected by:	Croatian Deposit Insurance Agency (HAOD)
Deposit protection limitation:	100.000 EUR per depositor per credit institution
If you hold more deposits with the same credit institution:	All your deposits with the same credit institution are "aggregated" and the total amount is limited to 100,000 EUR
If you hold a joint account with another person/s:	Limitation of EUR 100,000 applies to each depositor separately
Reimbursement period in case of credit institution's failure:	10 business days in the period from 1 January 2021 until 31 December 2023. 7 business days - from 1 January 2024 onwards.
Reimbursement currency:	Deposits in foreign currency are converted into the official currency of the Republic of Croatia at the middle exchange rate of the Croatian National Bank applied on the day of the insured event occurrence.
Contact:	Croatian Deposit Insurance Agency (HAOD) Jurišićeva 1/II 10000 Zagreb, Hrvatska Phone: +385 (1) 48 13 222 Fax: +385 (1) 48 19 107 E-mail: haod@haod.hr
More information:	http://www.haod.hr/
Additional information:	
If the deposit is unavailable because the credit institution cannot meet its financial obligations, depositors are paid from the deposit insurance system. This payment covers a maximum of 100,000 EUR per credit institution. This means that all deposits in the same credit institution are summed up for the cover level to be defined. For example, if a depositor holds 90,000 EUR in the savings account and 20,000 EUR in the current account, the depositor will be paid out only 100,000 EUR.	
In the case of joint accounts, the limit of 100,000 EUR applies to each depositor.	
However, deposits in the account which two or more persons are entitled to use as members of a business partnership, association or group of similar nature without legal status, are aggregated and treated as funds of a single depositor, for purposes of calculating the limitation of EUR 100,000.	
In some cases, the deposits categorized as temporary high balance are protected by additional amount of up to 30,000 EUR; the total level of up to EUR 130,000 inclusive, three months after the book entry of the amount or three months from the moment when such deposits become legally transferable, such deposits referring to:	
1) Selling the property in which the depositor had permanent or temporary residence	
2) Transactions tied to the events of marriage, divorce, retirement, dismissal, disability, illness or death, or	
3) Grounded on payment of fee in respect of insurance or compensation for victims of criminal offenses or victims of judicial errors.	
Additional information may be obtained at http://www.haod.hr/ .	
Reimbursement	
The deposit insurance system is managed by the Croatian Deposit Insurance Agency (HAOD), Jurišićeva 1/II, 10000 Zagreb, Croatia, telephone number: 385 (1) 48 13 222, e-mail: haod@haod.hr , http://www.haod.hr/ . The Croatian Deposit Insurance Agency will pay out your deposits (to the amount of 100,000 EUR) no later than within ten business days, and from 1 January 2024, within seven business days.	
Urgent/temporary payment: if the amount/s that should be paid out are not available within 10 business days, or seven business days from 1 January 2024, the Agency is obliged to ensure to make available the appropriate amount of funds from the amount of the depositor's insured deposit for covering basic costs of living, within five business days from receiving the depositor's request.	
If you do not receive payment within these deadlines, you should contact the deposit insurance system because the due date for claiming reimbursement may expire after the expiration of a certain time. Additional information may be obtained at http://www.haod.hr/ .	
Other important information	
All depositors, individuals or businesses, are generally insured by the deposit insurance system. The exemptions for certain deposits are listed on the internet pages of the relevant deposit insurance system. Your credit institution will notify you upon request whether certain products are insured or not. If the deposits are insured, the credit institution will confirm this in the statement excerpt	