

Dear customer,

We hereby inform you about the protection of your deposits according to the German statutory deposit protection (§ 23a Section 1 Sentence 3 KWG).

Your GBP deposits are insured up to the GBP equivalent of the below mentioned EUR amounts. Your compensation will be paid out in EUR at the exchange rate on the day of compensation.

Information sheet for depositors

Your deposits with Fidor Bank AG are protected by:	German private commercial banks statutory compensation scheme („Entschädigungseinrichtung deutscher Banken GmbH“) ¹
Maximum limit:	100,000 EUR per depositor per bank ²
In case you have more than one deposit within the same bank:	All deposits within the same bank will be summed up. The total sum protected is limited to the maximum amount of 100,000 EUR ² .
In case you hold a joint account with one or more other persons:	Each account holder is protected up to the maximum limit of 100,000 EUR individually ³ .
If compensation is payable the period for settlement is:	Seven working days
Currency in which compensation is paid:	EUR
Contact:	<p>German private commercial banks statutory compensation scheme „Entschädigungseinrichtung deutscher Banken GmbH“ Burgstrasse 28 10178 Berlin Germany</p> <p>Mailing Address: Mailbox 11 04 48 10834 Berlin Germany</p> <p>Phone: +49 (0) 30 – 59 00 11 960 E-Mail: info@edb-banken.de ⁴</p>

Further information:	www.edb-banken.de ⁴
Acknowledgement of receipt by the depositor:	You have acknowledged receipt of this information sheet either within the application process for your account or – if you have been a customer with us before - with your first login.

Please note further information on the back.

¹Your deposits are protected by a statutory deposit guarantee scheme. In case of insolvency of your bank your deposits will be refunded up to 100,000 EUR by the deposit guarantee scheme.

²In case your deposits should not be available due to the bank's inability to meet its financial obligations, depositors are compensated by the deposit guarantee scheme. The respective maximum amount covered is limited to 100,000 EUR per bank. The covered amount is determined by adding up all deposits that are held within the same bank. E.g. if a person holds 90,000 EUR in a savings account and 20,000 EUR with a current account, the total amount compensated is limited to the maximum limit of 100,000 EUR.

³In case of a joint account, each account holder is protected individually to the maximum limit of 100,000 EUR. However, deposits that are held in one account by two or more persons who are signatories as members of a partnership, an association or similar union which is not a legal entity, the maximum limit of 100,000 EUR is aggregated and treated as a deposit of one person. However, deposits are protected above the limit of 100,000 EUR if § 8 Section 2 to 4 of the Deposit Insurance Act ("Einlagensicherungsgesetz") applies. For further information please see <http://www.edb-banken.de/>.

⁴Compensation:

The respective deposit guarantee scheme to address is

German private commercial banks statutory compensation scheme

Entschädigungseinrichtung deutscher Banken GmbH

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10178 Berlin

Germany

Mailing Address:

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10834 Berlin

Germany

Phone: +49 (0) 30 – 590 01 19 60

E-Mail: info@edb-banken.de

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The deposit guarantee scheme will compensate your deposits up to the maximum limit of 100,000 EUR within seven working days.

In case you should not have received the compensation payable to you in due course, we advise you to contact the deposit guarantee scheme as the validity period for the compensation payable may expire. For further information please see <http://www.edb-banken.de/>.

Further important notice: in general, deposits held by private customers and companies are protected by the deposit guarantee scheme. However, there are specific deposits that are exempt from protection. Details as to these are given on the website of the respective deposit guarantee scheme. Upon request, your bank will provide information on whether specific products are within the scope of protection. If deposits are protected, your bank will confirm accordingly on your bank statements.