

Information Overview of the System of Insurance of Receivables from Deposits for the Client

General Information on Deposit Protection	
Deposits in J&T BANKA, a. s. , with its registered seat at Pobřežní 297/14, 186 00 Prague 8, Czech Republic, ID No.: 47 11 53 78, registered in the Companies Register of the Municipal Court in Prague, Section B, File No. 1731 (the "J&T BANKA, a. s."), acting in the territory of the Slovak Republic through branch office J&T BANKA, a.s., pobočka zahraničnej banky , with its registered seat at: Dvořákovo nábrežie 8, Bratislava 811 02, Slovak Republic, ID No.: 35 964 693, registered in the Companies Register of the District Court Bratislava I, Section Po, File No.: 1320/B (the "J&T BANKA, a.s., pobočka zahraničnej banky"), are insured by:	Garanční systém finančního trhu/Financial Market Guarantee System (Fond pojištění vkladů/Deposit Insurance Fund) ¹
Insurance limit:	Compensation is paid in EUR in the equivalent of EUR 100,000 per client deposited with J&T BANKA, a.s., pobočka zahraničnej banky ² J&T BANKA, a.s., operates under this business name or trademark: J&T Banka.
If you have several deposits with J&T BANKA, a.s., pobočka zahraničnej banky:	The EUR limit in the equivalent of EUR 100,000 shall apply to the sum of all your deposits with J&T BANKA, a.s., pobočka zahraničnej banky.
If you have a joint account with another person or persons:	The EUR limit in the equivalent of EUR 100,000 shall apply to each client individually ³ .
Deadline for payment in the event of the bank institution's failure:	20 working days (by 31 May 2016) ⁴ 7 working days (from 1 June 2016) ⁴
Currency of payment of the deposit:	Euro (EUR)
Contact details of Garanční systém finančního trhu/ Financial Market Guarantee System:	Garanční systém finančního trhu/Financial Market Guarantee System (Fond pojištění vkladů/Deposit Insurance Fund) Týn 639 110 00 Prague 1 Tel. No.: (+420) 234 767 676 E-mail: info@fpv.cz
Additional information available at:	www.fpv.cz
Acceptance of the Information Overview of the System of Insurance of Receivables from Deposits for the Client:	By signing of the Contract client confirmed the takeover of Information Overview of the System of Insurance of Receivables from Deposits for the Client.

Additional important information:

Garanční systém finančního trhu/Financial Market Guarantee System uses Fond pojištění vkladů/Deposit Insurance Fund to protect deposits in general of both non-entrepreneurs and entrepreneurs up to the limit defined. Exceptions as to certain deposits are referred to at the website of Garanční systém finančního trhu/Financial Market Guarantee System. J&T BANKA, a.s., pobočka zahraniční banky, shall inform you on request whether certain products are insured or not. If a deposit is covered by the system of insurance of receivables from deposits, J&T BANKA, a.s., pobočka zahraniční banky, shall confirm this fact also in a statement of account or other similar document.

¹ System Protecting your Deposit

Your deposit is insured within the statutory deposit insurance scheme under Czech Act No. 21/1992 Coll. on Banks as amended (the "Act on Banks"). In the event of insolvency, the deposit insurance scheme shall pay you compensation for your deposit up to the equivalent of EUR 100,000.

The compensation shall be calculated in the currency of the country where the account is held; as for receivables from deposits held in a currency other than the currency of the country where the account is held, the compensation shall be calculated on the basis of the exchange rates published by the Czech National Bank on the day when the Czech National Bank issues a notification under which J&T BANKA, a.s. is unable to meet its liabilities towards eligible persons under statutory and contractual conditions or on the day when a domestic or foreign court delivers a ruling suspending the depositors' rights to dispose of their deposits in J&T BANKA, a.s., that are covered by the insurance (reference date). The compensation is paid in the currency of the country where the relevant account is located.

² Total Insurance Limit

Provided a deposit is not available because the credit institution is not able to meet its financial liabilities, Garanční systém finančního trhu (Fond pojištění vkladů)/Financial Market Guarantee System (Deposit Insurance Fund) shall pay clients a compensation for their deposits up to the limit determined. Compensations shall be paid up to the equivalent of EUR 100,000 and always calculated for the entire bank or savings cooperative. In order to determine the amount to be paid from the insurance, all deposits of a depositor held with a credit institution, including interest calculated as of the reference date, shall be summed up. For instance, if a client has EUR 90,000 on his savings account and EUR 20,000 on his current account, he shall be paid the equivalent of EUR 100,000. Such procedure shall be paid also if a credit institution operates under various business names or trademarks.

In some cases determined by the Act on Banks, protection is extended also to deposits exceeding the equivalent of EUR 100,000, however, up to no more than the equivalent of EUR 200,000. For instance, deposits from funds acquired from sale of real estate for housing, as long as the reference date occurs within 3 months from the date when the amount has been credited to the account, and other cases referred to in the Act on Banks.

³ Insurance Limit for Joint Accounts

As for joint accounts (i.e. accounts with several co-holders under Section 41e(1) of the Act on Banks), the share of each client shall be included in his limit of EUR 100,000 individually. Authorised account users shall not be considered account holders, with no insurance protection applying to such persons.

⁴ Payment of Compensation

Garanční systém finančního trhu/Financial Market Guarantee System using Fond pojištění vkladů (Deposit Insurance Fund), Týn 639, 110 00 Praha 1, Tel. No.: (+420) 234 767 676, E-mail: info@fpv.cz, www.fpv.cz is a deposit insurance scheme eligible for payment of compensation to clients. Until 31 May 2016, compensations for your deposits up to the equivalent of EUR 100,000 shall be paid not later than 20 working days from the reference date. From 1 June 2016, the deadline for commencement of payment shall be 7 working days from the reference date. In some cases (e.g. funds on the account of a payment institution etc.), the deadline for commencement of payment may be longer (15 working days). If you receive no payment within the deadline mentioned, you should contact Garanční systém finančního trhu (Fond pojištění vkladů)/Financial Market Guarantee System (Deposit Insurance Fund) as the limitation period for claiming compensation may expire after a certain period. Under Section 41h(3) of the Act on Banks, the objective limitation period for payment is 3 years

as regards credit institutions seated in the Czech Republic. Additional information may be obtained at www.fpv.cz.