

DEPOSITOR INFORMATION TEMPLATE

Basic information about the protection of deposit

The deposits in TOKUDA BANK EAD are protected by:	Bulgarian Deposit Insurance Fund (BDIF)
Guaranteed amount:	BGN 196 000 per depositor per credit institution
If you have more deposits in the Bank:	All your deposits at the same credit institution are 'aggregated' and the total is subject to the limit of BGN 196 000 ^[1]
If you have a joint account with other person(s):	The limit of BGN 196 000 applies to each depositor separately ^[2]
Reimbursement period in case of credit institution's failure:	7 working days ^[3]
Currency of reimbursement:	The protected amounts are reimbursed in Bulgarian Leva.
Contact:	Bulgarian Deposit Insurance Fund (BDIF) Adress: 27 Vladayska Str, Sofia 1606 Phone: +359 2 953 1217, Fax +359 2 952 1100 e-mail: contact@dif.bg , URL: http://dif.bg
For more information:	www.dif.bg
Confirmation on the part of the client:	

^[1] If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a BDIF. This repayment covers at maximum BGN 196 000 per credit institution. This means that all deposits at the same credit institution are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with BGN 180 000 and a current account with BGN 40 000, he or she will only be repaid BGN 196 000.

^[2] In case of joint accounts, the limit of BGN 196 000 applies to each depositor. More information can be obtained under the website of BDIF www.dif.bg.

^[3] Payment of protected amounts: The responsible Deposit Guarantee Scheme is Bulgarian Deposit Insurance Fund (BDIF) 27 Vladayska Str, Sofia 1606.

FOR THE BANK:

FOR THE DEPOSITOR: