

FORM FOR THE INFORMATION PROVIDED TO DEPOSITORS

Basic information related to deposit protection

Deposits opened with TBI Bank EAD Sofia Bucharest Branch are protected by:	Bulgarian Deposit Insurance Fund (BDIF)
Cap amount:	BGN 196.000 per depositor per credit institution (<i>Note: in 2005, the Bulgarian Lev has a fixed exchange rate against the euro, set at EURO 1 = BGN 1.9558</i>)
If you have more deposits placed with the same credit institution:	All deposits placed with the same credit institution are "aggregated" and the total amount is subject to the cap amount set at BGN 196,000 ¹ .
If you have a joint account with another person (other persons):	The cap amount shall apply, set at BGN 196.000 separately for each depositor ² .
The period for providing the appropriate compensation in case of unavailability of deposits placed with the credit institution:	7 working days ³
Compensation payment currency:	Bulgarian Lev (BGN)
Contact details:	Bulgarian Deposit Insurance Fund (BDIF) 27 Vladayska Str., 1606 Sofia, Bulgaria Tel: +359 2 953 1217, Fax: +359 2 952 1100 e-mail: contact@dif.bg URL: http://dif.bg
Additional information:	www.dif.bg
Acknowledgement of receipt by the depositor:	

¹ If a deposit is unavailable because a credit institution is unable to fulfill its financial obligations, the payment of the compensations to depositors shall be made by the Bulgarian Deposit Insurance Fund. Each compensation has a cap amount set at BGN 196,000 per credit institution. This means that all deposits with the same credit institution are aggregated to determine the framing thereof in the cap amount. For example, if a depositor holds a savings account of BGN 180,000 and a current account of BGN 40,000, he will receive only the amount of BNG 196,000.

² In case of joint accounts, the cap amount set at BGN 196,000 applies to each depositor. More information can be obtained from the website of the Bulgarian Deposit Insurance Fund www.dif.bg.

³ Compensation payment:

The responsible deposit guarantee scheme is:

Bulgarian Deposit Insurance Fund (BDIF)
27 Vladayska Str., 1606 Sofia, Bulgaria
Tel: +359 2 953 1217, Fax: +359 2 952 1100
e-mail: contact@dif.bg
URL: <http://dif.bg>

It shall provide the compensations due (up to the amount of BGN 196,000) within 7 days from the date the deposits became unavailable.

Other important information

- The Bulgarian Deposit Insurance Fund (the Fund) guarantees the deposits (funds kept in current accounts, savings accounts or deposit accounts), in any currency, except deposits falling in the deposit categories stipulated in the “**List of unsecured deposits**”.
- The Bulgarian Deposit Insurance Fund (the Fund) shall pay the compensations of the depositors at the branches of the Bulgarian banks in other Member States through the Deposit Insurance Fund in the Member State of the branch (in the case of TBI Bank EAD Sofia Bucharest Branch, the payment of the depositors’s compensations shall be made through the Bank Deposit Guarantee Fund in Romania - FGDB).
- The following types of deposits shall be insured up to the amount of BGN 250,000 limit for a period of 3 (three) months from the date of crediting of the account of the depositor or from the date on which the depositor has obtained the right to dispose of the amount of the deposit:
 1. The deposits of the natural persons originating from residential real estate transactions;
 2. The deposits of the natural persons originating from amounts collected as a result of marital partition, termination of employment contracts, disability or death;
 3. The deposits originating from the collection of insurance or the collection of compensations for damage following crimes or unfavourable sentences.
- The Fund is obliged to ensure the payment of the compensations up to the guaranteed amount if the Bulgarian National Bank withdraws the operating license granted to the financial institution.
- In case the deposits become unavailable, the Fund has the obligation within two business days preceding the initiation of payments to ensure the publication in at least two national newspapers and on the web-site the information on the date of payment and the name of the commercial bank through which these payments shall be made.
- The payment from the Fund to the clients of a Bulgarian bank branch in another Member State shall be made not later than 20 business days from the date the deposits became unavailable.
- The level of the compensation per depositor is determined by deducting from the amount of all the guaranteed deposits held by the guaranteed depositor with the said credit institution, on the date on which the deposits became unavailable, the total value of its outstanding debts towards that depositor.
- The equivalent in BGN of the foreign currency amounts that are taken into account when determining the compensation is calculated using the exchange rates communicated by the Bulgarian National Bank on the date the deposits became unavailable.
- In general, all depositors, both natural persons and legal persons, are protected by the deposit guarantee scheme. The exceptions are specified on the Fund's website. Upon request, the bank shall inform whether certain products are guaranteed or not. In case of guaranteed deposits, the bank shall confirm this by mentioning them on the account statements.

THE LIST OF UNSECURED DEPOSITS

1. Deposits of a credit institution opened in their own name behalf;
2. Deposits of the financial institutions¹, as defined in Art. 3 of the Law on Credit Institutions in Bulgaria;
3. Deposits of the insurance and reinsurance companies;
4. Deposits of the pension funds and insurance funds;
5. Deposits of the investment firms;
6. Deposits of the undertakings for collective investments, investment funds, alternative investment funds and companies specifically created for investments;
7. Deposits of the budgetary organizations², as defined by the Law on Public Finance of Bulgaria;
8. Deposits of the Investors Compensation Fund, the Deposit Insurance Fund and the Insurance Fund stipulated by article 518 of the Insurance Code of Bulgaria;
9. Deposits which funds are derived or related to transactions or activities of money laundering, within the meaning of Article 2 of the Law on the measures to combat money laundering and "terrorism financing" within the meaning of the Act on the Measures against Terrorism Financing, if the depositor is indicted and a final decision in this regard has been issued;
10. The deposits for which the holder's identity has not been verified pursuant to Article 3 of the Law on the measures to combat money laundering.

¹ a financial institution is a legal person other than a credit institution whose principal activity is one or more of the following:

- payment services;
- issuance or administration of other means of payment (travelers cheques, letters of credit);
- financial leasing;
- guarantee transactions;
- transaction on their own account or on behalf of the clients with monetary instruments (cheques, bill of exchange, certificates of deposit, etc.)
- intermediation of foreign exchange and precious metals trading
- financial futures contracts, option contracts, forward contracts, swap contracts and other derivatives;
- transaction on their account or on behalf of the clients with transferable securities, the issuance of securities and other similar activities;
- money broking;
- consulting services for companies on capital structure, strategy, reorganization, mergers and takeovers;
- the acquisition of loans and other forms of financing (factoring, discounting, etc.);
- issuance of electronic money.

² The budgetary organizations representing all the legal entities which budgets are incorporated in the state budget, the budgets of the municipalities or the budgets of social welfare bodies, and any other legal entities which funds, revenues and expenses are included in the consolidated budget.

CLIENT

Client code _____

Name _____

CNP _____

Signature _____

By proxy (if applicable)

Name _____

Signature _____