

General information on the insurance of the deposit

Deposits held by AB Mano Bankas are insured	public institution „Deposit and Investment Insurance“
Insurance limit	up to EUR 100 000 for a single depositor for all the deposits held in a single credit institution ¹
If you have more deposits in the same credit institution	all of your deposits held in the same credit institution are totalised and an insurance limit of EUR 100 000 is applied to the total amount ¹
If you have a joint account with another person (other persons)	the insurance limit of EUR 100 000 is applied individually to each depositor ²
The period for paying the insurance compensation for deposits if the credit union fails to fulfil its liabilities	7 working days ³
The currency of the payment of the insurance compensation for deposits	euros
Contact information	(public institution „Deposit and Investment Insurance“, Algirdo st. 31, LT-03219 Vilnius, tel. (8 5) 213 5657, fax. (8 5) 213 5546, e-mail idf@idf.lt)
Further information	www.iidraudimas.lt
The depositor's confirmation of the receipt of the information	

Remarks:

¹ If the deposit is not returned because the credit institution is unable to fulfil its financial liabilities, the insurance company shall pay the insurance compensation for deposits to the depositors. The largest amount of the insurance compensation for deposits held in a single credit institution for a single depositor shall be EUR 100 000. In establishing the amount of the insurance compensation for deposits, all the deposits held in the same credit institution shall be totalised. For instance, if the depositor has a savings account with EUR 90 000 in it, and a current account with EUR 20 000 in it, he or she will be paid an insurance compensation of only EUR 100 000.

In some cases (when funds for the sold residential housing belonging to the depositor by the right of claim are transferred to the depositor's account no sooner than 6 months before the day of the insured event of deposits; the depositor inherits funds in accordance with a will or a law; the depositor receives funds as a beneficiary in the event of death according to a life insurance contract or a contract corresponding in its essence to a life insurance contract; the depositor receives funds as compensation or payment in the case of death of another person while carrying out job duties or official duties in the cases laid down by the law; when payments or compensations are paid to cover the damage caused by violent crimes) the deposits shall be insured by an amount exceeding EUR 100 000.

For more information please visit: www.iidraudimas.lt.

² If you hold a joint account with another person (other persons), the insurance limit of EUR 100 000 shall apply to each co-owner individually.

³ The payment of insurance compensations.

The insurance company (public institution „Deposit and Investment Insurance“, Algirdo st. 31, LT-03219 Vilnius, tel. (8 5) 213 5657, fax. (8 5) 213 5546, e-mail idf@idf.lt) shall be responsible for the deposit insurance system, website: www.iidraudimas.lt. It will return your deposits (up to EUR 100 000) no later than in:

- 10 working days from 1 January 2021 until 31 December 2023;
- 7 working days from 1 January 2024.

If insurance compensations for deposits are not paid in 7 working days from the day of the insured event of deposits, a compensation share (advance insurance compensation for deposits) equal to the minimum monthly wage but not larger than the amount of the depositor's insurable deposits shall be paid in 5 working days after the receipt of the request as of 16 May 2016.

If you have not been paid the insurance compensation in the specified periods, you should contact the insurance company. For more information please visit: www.iidraudimas.lt.

Other important information

Essentially all the deposits of retail depositors and companies shall be insured at the insurance company.

Exemptions specified on the insurance company website at www.iidraudimas.lt shall apply to some deposits. Under your request, the credit institution will also inform you about the insurance status of specific products. If deposits are insured, the credit institution confirms the fact in the account statement.

Information about deposit insurance

General information about the cases when deposits are not insured and when restrictions on payment of deposit insurance compensation apply

Deposits held by AB
"Mano Bankas" are
insured

public institution „Deposit and Investment Insurance“

Cases when deposits
are not insured

It is hereby informed that according to Article 3(2) of the Law on Insurance of Deposits and Liabilities to Investors of the Republic of Lithuania, deposits are not subject to insurance (deposits of the specified entities are not subject to deposit insurance, regardless of the legal acts of the state in which these entities are established):

- 1.1. deposits of other credit institutions placed in one's account on one's name;
 - 1.2. the credit institution's own funds;
 - 1.3. deposits in relation to which there has been a conviction of a criminal offence for money laundering;
 - 1.4. deposits of financial institutions;
 - 1.5. deposits of management companies;
 - 1.6. deposits of financial brokerage firms;
 - 1.7. deposits with no identifiable holders (deposits held in anonymous and encrypted accounts);
 - 1.8. deposits of insurance companies and reinsurance undertakings, including insurance companies and reinsurance undertakings established in other Member States and third countries;
 - 1.9. deposits of collective investment entities;
 - 1.10. deposits of pension funds;
 - 1.11. deposits of state and municipal institutions and bodies as defined in the Republic of Lithuania Law on the State Service, except funds belonging to other persons held in deposit accounts of such institutions and bodies;
 - 1.12. deposits of the Bank of Lithuania;
 - 1.13. debt securities and liabilities issued by the participant of the deposit insurance system himself, related to his acceptances and promissory notes;
 - 1.14. electronic money and funds received by electronic money institutions from electronic money holders in exchange for electronic money.
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Cases where there are limitations on the payment of deposit insurance compensations

Please be informed that according to Article 8 of the Law on Insurance of Deposits and Liabilities for Investors, no deposit insurance compensations are paid:

- 2.1. for deposits, funds, money, securities and liabilities, which are not subject to deposit insurance in accordance with Article 3(2) of the Law on Insurance of Deposits and Liabilities for Investors;
- 2.2. depositors for the deposits on the account where no transactions related to a deposit have been performed over the recent 24 months before the deposit insurance event and the amount of the deposit is less than 10 euros;
- 2.3. Depositors or other persons who are entitled to a deposit insurance compensation and who have been convicted of money laundering and/or terrorist financing in connection with the lawfulness of the acquisition of money held as deposits.

Cases where the payment of the deposit insurance compensation shall be delayed

Please be informed that according to Article 7(4) of the Law on Insurance of Deposits and Liabilities for Investors, the payment of the deposit insurance compensation is delayed when:

- 3.1. there is a lack of data justifying the right of the requestor to the insurance compensation for deposits or if the deposit is subject of a legal dispute; until the data justifying the right to the insurance compensation for deposits is provided or until the final decision of the court is enforced resolving the deposit dispute;
 - 3.2. the depositor's right to access the deposit is limited in the cases and under the conditions provided for by laws, until these limitations are lifted;
 - 3.3. no operations related to the deposit have been carried out during the last 24 months before the day of the insured event of deposit; up to 3 months after the day of the insured event of deposit;
 - 3.4. the insurance undertaking receives information from the participant of the deposit insurance system in regards the amount of insurance compensation for deposits, that will exceed EUR 100 000 due to reasons indicated in Article 4(2) of this Law, and for the amount exceeding EUR 100 000; until the amounts indicated in Article 4(2) of this Law are clarified, but no later than 3 months after the day of the insured event of deposit;
 - 3.5. the insurable deposit is kept in a joint or deposit account; until the amounts belonging to a specific person in a joint or deposit account are clarified, but no later than 3 months after the day of the insurance event of deposit;
 - 3.6. the payment of insurance compensation for deposits is made to the depositors of a branch established in a host Member State by a credit institution established in the Republic of Lithuania in Article 7(7); until the administrator of deposit insurance system of a host Member State confirms that he is prepared for the payment of insurance compensation for deposits;
 - 3.7. the payment of insurance compensation for deposits is made to the depositors of a branch established in the Republic of Lithuania by a credit institution having its registered office in another Member State in Article 7(8); until the administrator of deposit insurance system for deposits of a home Member State, where the credit institution is a participant of that system after establishing a branch in the Republic of Lithuania, provides the information to the insurance undertaking that is required for the payment of insurance compensation for deposits;
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3.8. a charge of money laundering and/or terrorist financing has been brought against a depositor or another person who has the right to claim a deposit insurance compensation, due to the legality of the acquisition of money considered as deposits, - until the date of entry into force of the final court decision.

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