

EU DEPOSITOR INFORMATION SHEET



Information about the protection of deposits held in connection with your Flatpay account, as required under Directive 2014/49/EU on deposit guarantee schemes.

Flatpay Financial Service ApS

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Page 1 of 1

BASIC INFORMATION ABOUT THE PROTECTION OF YOUR DEPOSIT

Deposits are protected by	Dutch statutory Deposit Guarantee Scheme (see point 1)
Limit of protection	EUR 100.000 per depositor per credit institution (see point 2) The following trademark is part of your credit institution: Flatpay
If you have more deposits at the same credit institution	All your deposits at the same credit institution are 'aggregated' and the total is subject to the limit of EUR 100.000
If you have a joint account with other person(s)	The limit of EUR 100.000 applies to each depositor separately (see point 3)
Reimbursement period in case of the credit institution's failure	10 working days (see point 4)
Currency of reimbursement	Euro (EUR)
Contact	De Nederlandsche Bank N.V. PO Box 98, 1000 AB Amsterdam Visiting address: Spaklerweg 1, 1096 BA Amsterdam Telephone (Mon–Fri, 09:00–15:30): +31 20 524 91 11 Email: info@dnb.nl
More information	Visit www.dnb.nl , select English, and search for 'Deposit Guarantee Scheme'.

Additional information. In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your credit institution will also inform you, on request, whether certain products are covered. Where deposits are covered, the credit institution confirms this on your statement of account.

NOTES

(1) Scheme responsible for the protection of your deposit. Your deposit is covered by the Dutch statutory Deposit Guarantee Scheme. If the credit institution becomes insolvent, your deposits are repaid up to EUR 100.000.

(2) General limit of protection. If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the Deposit Guarantee Scheme up to EUR 100 000 per credit institution. All deposits held at the same credit institution are added together to determine the coverage level. For example, a depositor holding EUR 90.000 in one account and EUR 20.000 in another is repaid only EUR 100.000 in total. This method also applies where a credit institution operates under different trademarks; all deposits under one or more of those trademarks are covered up to a combined total of EUR 100.000.

(3) Limit of protection for joint accounts. For joint accounts, the limit of EUR 100.000 applies to each depositor. However, deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as made by a single depositor for the purpose of calculating the limit.

(4) Reimbursement. The responsible Deposit Guarantee Scheme is the Dutch statutory scheme, executed by De Nederlandsche Bank N.V. (DNB). It repays deposits up to EUR 100.000 within 10 working days at the latest. This period will gradually be reduced to 7 working days; during the transition, DNB may on request grant an appropriate amount to cover basic needs. If you have not been repaid within the applicable deadline, contact the Deposit Guarantee Scheme, as the right to reimbursement may lapse after a certain period.