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## **Deposit Guarantee Scheme**

Dear Valued Customer,

As a Dutch licensed bank, Mizuho Bank Europe N.V. is covered by the Deposit Guarantee Scheme (DGS). DGS is an arrangement to refund certain bank balances to account holders in case a bank goes bankrupt. This letter is to inform you of your rights under the DGS guaranteed by De Nederlandsche Bank N.V. (DNB). The European Union's Deposit Guarantee Schemes Directive (DGSD) requires Financial Institutions to annually provide depositors with the attached Depositor Information Sheet for those jurisdictions who have transposed DGSD requirements into law<sup>1</sup>. The intention of the DGS is to promote the safety and soundness of firms by reducing the adverse effects the failure of firms could have on the stability of the EU's financial system.

Please find enclosed a Depositor Information Sheet which contains further information about your rights under the DGS. We kindly ask you to review the information in this letter and information sheet, and ensure the information is shared with relevant employees of your company. You do not need to sign or return them to us as this is a one-way communication.

### **Guaranteed amounts under the DGS**

The DGS guarantees an amount of up to EUR 100,000 per account holder per bank. This is irrespective of the number of accounts that a customer holds with one bank. In case you have accounts with two institutions that belong to the same bank, you will receive a maximum reimbursement of EUR 100,000 for your balances on the two accounts.

If the account is registered in the name of two or more persons (joint accounts or joint accounts requiring the signature of all account holders), the account holders will be eligible individually for compensation from the DGS. Each account holder is eligible for compensation of an equal part of the account balance, unless verifiably otherwise agreed. If an account holder has several accounts, the maximum amount of EUR 100,000 applies to the sum of the balances on all his or her accounts.

There are additional guarantees in place for deposits held as part buying or selling a house. These guarantees cover a maximum of EUR 500,000 up to three months after the deposit is made. This is on top of the regular amount of EUR 100,000.

Debts of account holders to the bank, such as personal loans, will not be netted against the guaranteed deposit.

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<sup>1</sup> See <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32014L0049&from=EN>



**The following products are covered by the DGS<sup>2</sup>:**

- Payment accounts
- Savings accounts
- Fixed-term deposits

**The following products are not covered by the DGS:**

- Bank savings deposits in respect of home purchase loans
- Subordinated deposits
- Investments, e.g. securities accounts and bearer bonds
- Insurance products
- Virtual currencies

**The Deposit Guarantee Scheme is not intended for:**

- Banks
- Credit unions
- Investment firms
- Insurance companies and re-insurance companies
- Investment institutions and their trustees, undertakings for collective investment in transferable securities (UCITS) and their trustees
- Pension funds
- Public authorities: the Dutch government, provinces, municipalities, water boards, and public bodies Bonaire, St Eustatius, Saba and foreign public authorities

**Apply for Compensation**

When a bank goes bankrupt, DNB publishes news about the DGS on its website and in the national press. You will get all the information you need about how to apply for compensation and an advance payment<sup>3</sup> if necessary. On a designated website, you will be able to see which compensation you are eligible for and will be able to state the account number to which the compensation payment can be made. DNB will arrange that the payment is made to this account number. As a rule of thumb, it will take up to seven working days, starting from the day on which DNB activates the DGS, to receive a reimbursement.

If after reviewing this letter and Depositor Information Sheet any questions remain, your relationship manager is available to provide additional support.

Yours faithfully,

**Mizuho Bank Europe N.V.**

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<sup>2</sup> For the full overview of the products that are covered, reference is made Annex attached to the Depositor Information Sheet.

<sup>3</sup> Account holders of a bankrupt bank can apply for an advance compensation payment from DNB. DNB may attach additional conditions to advance payments. If DNB approves the account holder's claim, he or she will be paid the awarded amount within five working days. The advance payment will be subtracted from the DGS payment at a later stage.