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## **Deposit Guarantee Scheme**

Dear Valued Client,

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 below 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 of 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.

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

This communication is confidential and may be subject to professional privilege. It may not be used, disclosed, copied, distributed or retained by anyone other than the intended addressee. All legal relationships are subject to the Dutch General Banking Conditions (the "GBC"), which have been filled with the Registry of the District Court of Amsterdam and can be accessed online via <https://www.nvb.nl/english/general-banking-conditions-algemene-bankvoorwaarden/>.

P.O. Box 7075, 1007 JB, Amsterdam, The Netherlands / BIC: MHCBNL2A / KVK Register No.: 33138252



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. Typically, 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.**

2 For the full overview of the products that are covered, reference is made in the Annex to the Depositor Information Sheet below.

3 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.



## Deposit Guarantee Scheme: Depositor Information Sheet

### Basic information about the protection of deposit

<b>Deposits in Mizuho Bank Europe N.V. are protected by:</b>	The Dutch statutory Deposit Guarantee Scheme (DGS), executed by De Nederlandsche Bank N.V. (Dutch Central Bank) (DNB). <sup>(1)</sup>
<b>Limit of protection:</b>	EUR 100,000 per depositor per credit institution <sup>(2)</sup> The DGS covers eligible deposits offered under the following tradenames by your credit institutions: Mizuho Bank Europe N.V. Mizuho Bank Europe N.V. Frankfurt Branch Mizuho Bank Europe N.V. Paris Branch Mizuho Bank Europe N.V. Madrid Branch
<b>If you have more deposits at the same credit institution:</b>	All your deposits at the same credit institution are 'aggregated' and the total is subject to the limit of EUR 100,000 <sup>(2)</sup>
<b>If you have a joint account with other person(s):</b>	The limit of EUR 100,000 applies to each depositor separately. <sup>(3)</sup>
<b>Reimbursement period in case of credit institution failure:</b>	7 working days <sup>(4)</sup>
<b>Currency of reimbursement:</b>	EUR
<b>Contact:</b>	De Nederlandsche Bank N.V. PO box 98 1000 AB Amsterdam Visiting address: Westeinde 1 1017 ZN Amsterdam  Available by telephone on working days from 9:00 to 15:30 From the Netherlands: 0800 (+31) 020 10 68 From abroad: +31 (0)20 524 91 11 Email: <a href="mailto:info@dnb.nl">info@dnb.nl</a>
<b>More information:</b>	<a href="http://www.depositogarantiestelsel.nl">www.depositogarantiestelsel.nl</a>
In general, all retail depositors and businesses are covered by the DGS. Exceptions for certain deposits are stated on the website of the responsible DGS. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are covered, the credit institution shall also confirm this on the statement of account.	

### Footnotes

(1) Scheme responsible for the protection of your deposit: Your deposit is covered by the DGS. If insolvency of your credit institution should occur, your deposits would be 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 DGS. This repayment covers at maximum EUR 100,000 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 EUR 90,000 and a current account with EUR 50,000, he or she will only be repaid EUR 100,000. This method will also be applied if a credit institution operates under different trademarks. Mizuho Bank Europe N.V. also trades under Mizuho Bank Europe N.V. Frankfurt Branch, Mizuho Bank Europe N.V. Paris Branch and Mizuho Bank Europe N.V. Madrid Branch. This means that all deposits with one or more of these trademarks are in total covered up to EUR 100,000.
(3) Limit of protection for joint accounts: In case of 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 if made by a single depositor for the purpose of calculating the limit of EUR 100,000. In the exceptional case of bankruptcy of your credit institution on the moment you have a deposit directly resulting from real estate transactions relating to private residential properties your deposits will be protected for a period of three months after the deposit for an additional amount which will not exceed EUR 500,000. More information can be obtained under <a href="http://www.dnb.nl">http://www.dnb.nl</a> go to 'English' section, search for 'Deposit Guarantee Scheme'
(4) Reimbursement: The responsible deposit guarantee scheme is the Dutch Deposit Guarantee operated by De Nederlandsche Bank N.V. (DNB); Within 7 working days, you can have your compensation paid into a bank account at another bank. Account holders who want to claim the Dutch Deposit Guarantee have five years to claim their money.