



Information for the depositor of **Holm Bank AS**

Important information about guaranteeing deposits	
The funds deposited at Holm Bank AS are guaranteed	By the Deposit Guarantee Sectoral Fund of the Guarantee Fund
Level of compensation for deposits	<p>In the extent of 100,000 euros per depositor at one credit institution.</p> <p>The funds received from the sales of a natural person's private immovable property are also guaranteed by up to a further 70,000 euros for 6 months after the sales transaction.</p>
If you have more than one deposit at one credit institution	All your deposits at Holm Bank AS are accumulated. The limit of 100,000 euros is applied to the total amount of all your deposits.
If you have a joint deposit with another person or persons	The limit of 100,000 euros is applied separately for each depositor.
Time of compensation in the case of insolvency of the credit institution or another relevant event	Within 7 working days
Currency of compensation	euro
Contact	<p>Guarantee fund</p> <p>Roosikrantsi 2, Tallinn, 10119</p> <p>Telephone: (+372) 611 0730</p> <p>Fax: (+372) 611 0732</p> <p>E-mail: tf@tf.ee</p>

Further information	https://www.tf.ee/
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In general, all natural persons, regular undertakings, and other retail depositors are covered by the deposit guarantee schemes. Exceptions apply to certain deposits and the terms and conditions of the deposits which are not subject to compensation are specified on the website of the Deposit Guarantee Sectoral Fund: www.tf.ee.

Holm Bank AS will notify you on request about whether or not a certain financial product is guaranteed. If your deposits are guaranteed, Holm Bank AS will also add a relevant comment to your account statements.