

Deposit Guarantee-
Investor Compensation

01/2026

INFORMATION ON DEPOSIT GUARANTEE - INVESTOR COMPENSATION

1. General Information

- 1.1. This customer information serves to inform clients of Bank Winter & Co. AG ("*Bank Winter*") on essential measures relating to the deposit guarantee as well as the investor compensation in Austria. ¹
- 1.2. All Austrian credit institutions that accept deposits that are subject to the deposit guarantee scheme or that provide securities services that are subject to a guarantee scheme are legally obliged to belong to a guarantee facility. The result of such a credit institution not belonging to or leaving a statutory guarantee facility is the loss of its concession for accepting deposits of clients. The respective EU-guidelines were incorporated in Austria in particular through section XIX of the Austrian Banking Act (BWG) (*Deposit Guarantee and Investor Compensation*) as well as through the Austrian Deposit Guarantee and Investor Compensation Act (ESAEG).
- 1.3. Bank Winter is, without any restrictions, subject to the legal provisions of the deposit guarantee and investor compensation and a member of the statutory guarantee facility of commercial banks, the *Einlagensicherung AUSTRIA GmbH*.
- 1.4. Deposit guarantee and investor compensation protect clients of Austrian credit institutions in case their assets cannot be disbursed by the credit institution due to (i) the opening of an insolvency proceeding, (ii) the imposing of fiscal oversight or (iii) a cessation of payments. In such a case their deposits are reimbursed by the guarantee facility up to an amount of EUR 100,000.-- or equivalent in foreign currency.
- 1.5. Further information on the regulations of the ESAEG and BWG concerning the deposit guarantee and investor compensation as well as frequently asked questions and answers can be found on the website of the *Einlagensicherung AUSTRIA Ges.m.b.H.* under www.einlagensicherung.at.

2. Deposit Guarantee

- 2.1. Generally, any and all deposits in accounts bearing or not bearing interest or in savings accounts are comprised by the deposit guarantee, in particular checking accounts, pension accounts, giro accounts, capital savings accounts or savings deposits repayable on demand.
- 2.2. The deposit is guaranteed up to a maximum amount of EUR 100,000.-- ("*Maximum Amount*") per credit institution and depositor and independent of the number of accounts of a person with a respective credit institution. In exceptional cases ("*timely limited deposit*", see clause 2.7) a deposit guarantee cap of EUR 500,000.—exists. The Maximum Amount includes the interest accrued until the occurrence of the incident triggering the deposit guarantee.
- 2.3. The deposit guarantee solely includes deposits in legitimized accounts respectively savings accounts. To claim a deposit guarantee such accounts need to be legitimized primarily. In case of insolvency the legitimization has to be concluded within 12 months. Prior to the payment the savings book has to be presented mandatorily to the guarantee facility.
- 2.4. In case of joint accounts, each depositor is entitled to the Maximum Amount of EUR 100,000.--, thus also multiple payments can be undertaken. The claim of each creditor needs to be demonstrated in an appropriate manner therefore, in particular

¹ This is a translation of the German customer information „Einlagensicherung-Anlegerschäden“ into English. Even though this translation has been prepared with due diligence, deviations cannot be ruled out. In case of discrepancies between the German and English version, the German version shall prevail.

the origin of the monies in the account and the entitled person pursuant to civil law at the time of the disbursement need to be verified.

- 2.5. Deposits in accounts of general partnerships, private limited partnerships, private partnerships or respective companies pursuant to foreign jurisdictions are treated as one single person in relation to the Maximum amount, even in the case of several shareholders being entitled to dispose of the respective account.
- 2.6. No retained amount exists with respect to the deposit guarantee. Payments are solely concluded in EUR.
- 2.7. In some cases - in case of (i) deposits resulting from real estate transactions relating to private residential properties, or (ii) deposits that serve legal social purposes (e.g. dismissal payments, payments resulting from social compensation plans) and are linked to particular life events of a depositor (e.g. marriage, divorce, retirement, dismissal, redundancy, invalidity or death), or (iii) deposits that are based on the payment of insurance benefits or compensation for criminal injuries or wrongful conviction and if the guaranteed event takes place within 12 months after the amount has been credited or from the moment when such deposits become legally transferable - deposits are protected up to EUR 500,000.-- or its equivalent in a foreign currency ("deposits guaranteed for a limited period of time", „zeitlich begrenzt gedeckte Einlagen" pursuant to section 12 ESAEG). These payments are subject to a request of the depositor that must be made within 12 months after the guaranteed event to the guarantee facility. The depositor does not have to file a request for deposits up to EUR 100,000.--.
- 2.8. A deposit cannot be reimbursed by means of a deposit guarantee and additionally of an investor compensation. No claim for a double reimbursement exists.

3. Investor Compensation

- 3.1. Within the scope of the investor compensation amounts that derive from the reflow of security papers of a client that are not yet credited to a client account bearing interest are guaranteed. Security papers held in a client portfolio in accordance with the respective agreement that cannot be transferred to another portfolio by the credit institution as instructed are subject to the investor compensation.
- 3.2. The investor compensation comprises claims against a credit institution deriving from investment services subject to compulsory guarantee pursuant to section 45 ESAEG. Investment services subject to compulsory guarantee are (short description)
 - the custody and administration of security papers (security deposit business);
 - the trade with money market instruments, financial futures, interest rate futures, forward rate agreements, interest rate swaps, currency swaps as well as equity swaps, security papers and other instruments derived thereof;
 - the participation of the credit institution in the issuance of third parties (services in conjunction with the issuance, placements and underwriting of third party financial instruments);
 - collection and investment of severance and private retirement contributions; and
 - portfolio management.
- 3.3. Monetary claims deriving from the investor compensation are guaranteed with a maximum amount of EUR 20,000.--per depositor for natural as well as non-natural persons. Claims from non-natural persons are subject to a retained amount of 10 %.
- 3.4. Claims deriving from investment services are to be filed within 1 year following the occurrence of the guarantee event.

4. Classification

- 4.1. Deposits and credit, e.g. credit in checking accounts, saving accounts, fixed deposits as well as monies entrusted to a credit institution for the purchase of security papers ("*money on the way to*") correlate to the deposit guarantee.
- 4.2. Credits deriving directly from the credit entry of earnings, realization or other clearance of securities transactions ("*money on the way back*"), e.g. dividends, sale proceeds, amortizations *etc.*, as long as not credited to an account bearing interest - correlate to the investor compensation.
- 4.3. Different disbursement periods apply to the deposit guarantee and investor compensation. The disbursement period for the investor compensation is 3 months from the determination of the amount and entitlement and for the deposit guarantee 7 business days. These periods do not apply to deposits guaranteed for a limited period of time.

5. Exemptions to the deposit guarantee and investor compensation

- 5.1. Refundable deposits will not be paid out to the extent that they are offset by the depositor's liabilities to Bank Winter that are set-offable under statutory or contractual provisions and that became due before or, at the latest, upon the occurrence of the event triggering coverage.
- 5.2. Exemptions from the deposit guarantee pursuant to section 10 ESAEG are e.g.
 - deposits from states and from regional and local municipalities;
 - deposits from insurance companies.
- 5.3. Exemptions from the investor compensation pursuant to section 47 ESAEG are e.g.
 - claims not denominated in EUR, Schilling, currency of an EEA-member state or ECU;
 - debt securities issued by the credit institution (such as bonds issued by housing banks (*Wohnbank-Anleihen*), cash market bonds (*Kassenobligationen*), mortgage bonds (*Pfandbriefe*) *etc.*);
 - claims of companies that qualify as large corporations pursuant to section 221 (3) of the Austrian Companies Act (*UGB*);
 - claims of individuals related closely to the credit institution, such as members of the board, the supervisory board, personally liable shareholders, auditors of the credit institution and individuals holding at least 5% of the credit institution's capital, even if such individuals, by virtue of their office, work for affiliates of the credit institution;
 - claims related to money laundering;
 - claims of credit or financial institutions or securities trading firms, as well as of institutional investors, such as insurance companies, investment companies (funds), pension and retirement income provision funds, *etc.*;
 - claims from states as well as regional and local municipalities (e.g. federal provinces and municipalities).
- 5.4. The exact and complete wording of the ESAEG, WAG and BWG can be found on www.ris.bka.gv.at in the current version or can be provided by employees of Bank Winter.