

Information regarding deposit guarantee

Basic information about the protection of deposit

Deposits in Skandinaviska Enskilda Banken AB (SEB) are protected by:

Swedish National Debt Office, Riksgälden Insättningsgarantin ¹⁾

Limit of protection:	SEK 1,050,000 per depositor per credit institution for accounts opened in Sweden, EUR 100,000 for accounts opened in Finland, Germany or Poland ²⁾
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 SEK 1,050,000 or EUR 100,000 ²⁾
If you have a joint account with other person(s):	The limit of SEK 1,050,000, or EUR 100,000 applies to each depositor separately ³⁾
Reimbursement period in case of credit institution's failure:	7 working days ⁴⁾
Currency of reimbursement:	Reimbursement will be made in Swedish krona (SEK) for accounts opened in Sweden, EUR for accounts opened in Finland, Germany or Poland.
Contact:	Swedish National Debt Office, Riksgälden Insättningsgarantin SE-103 74 Stockholm Phone: +46 (0)8 613 52 00 E-mail: ig@riksgalden.se
More information:	www.insattningsgarantin.se

More information

1) Scheme responsible for the protection of your deposit

Your deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would be repaid up to SEK 1,050,000 for accounts opened in Sweden, or EUR 100,000 for accounts opened in Finland, Germany or Poland.

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 a Deposit Guarantee Scheme. This repayment covers at maximum SEK 1,050,000 or 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 SEK 900,000 and a current account with SEK 200,000, he or she will only be repaid SEK 1,050,000.

In some cases, regarding deposits that are related to certain defined events, such as sale of a private residence, termination of employment, inheritance or insurance claims, deposits are protected above SEK 1,050,000 or EUR 100,000, up to an amount of SEK 5,000,000. More information can be obtained under www.insattningsgarantin.se.

3) Limit of protection for joint accounts

In case of joint accounts, the limit of SEK 1,050,000 or EUR 100,000 applies to each depositor.

4) Reimbursement

The responsible Deposit Guarantee Scheme is Riksgälden Insättningsgarantin, 103 74 Stockholm, phone: +46 (0)8 613 52 00, e-mail: ig@riksgalden.se, www.insattningsgarantin.se. It will repay your deposits (up to SEK 1,050,000 or EUR 100,000) within 7 working days at the latest.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under www.insattningsgarantin.se.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. The following Swedish or equivalent foreign depositors are not eligible for compensation from the deposit guarantee: banks, credit market companies, securities companies, insurance companies, reinsurance companies, mutual benefit societies, financial institutions according to the Banking and Financing Business Act (2004:297), securities funds and alternative investment funds, pension funds, county councils, municipalities or other government agencies. Additional information regarding 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 or not. If deposits are covered, the credit institution shall also confirm this on the statement of account.