

Information sheet Deposit Guarantee Scheme (DGS) – version 1 September 2024

The statutory Dutch Deposit Guarantee protects your assets if Brand New Day Bank can no longer meet its financial obligations. This scheme applies to all banks supervised by De Nederlandsche Bank. The Dutch Deposit Guarantee protects your assets up to a maximum of EUR 100,000.

The balances on your savings accounts and non-invested balances on your investment accounts are added together. A limit of EUR 100,000 then applies to your total assets. In the case of joint accounts, this limit applies to each account holder separately.

Information about the protection of deposits	
Deposits in Brand New Day Bank N.V. are protected by	The Dutch Deposit Guarantee, executed by De Nederlandsche Bank N.V. (Dutch Central Bank) (DNB) (i)
Limit of protection	EUR 100.000 per depositor per credit institution (ii) The following trademarks operate under the same license of Brand New Day Bank N.V., Brand New Day Bank, BND Bank, Brand New Day Bank N.V.
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 EUR 100.000.
If you have a joint account with another person(s)	The limit of EUR 100.000 applies to each depositor separately.(iii)
Reimbursement period in case of credit institution’s failure	7 working days (iv)
Currency of reimbursement	EUR
Contact regarding bank-specific questions and product conditions	Brand New Day Bank N.V. E-mail: klant@brandnewday.nl Telephone: 020 75 85 210 (available on Monday until Thursday from 09.00 to 21.00 / Friday from 09.00 to 17.30) Adress: Hoogoorddreef 15, 1101 BA Amsterdam Website: https://new.brandnewday.nl
Contact regarding Dutch Deposit Guarantee	De Nederlandsche Bank N.V. PO box 98 1000 AB Amsterdam Visiting adress: Spaklerweg 4 1096 BA Amsterdam Telephone (available on working days from 9:00 to 15.30): From The Netherlands: 0800-0201068 From abroad: + 31 20 524 91 11 E-mail: info@dnb.nl Website: www.depositogarantie.nl

Additional information

In general, all retail depositors and businesses are covered by the Dutch Deposit Guarantee Scheme. Exceptions for certain deposits are stated on the website of the responsible Dutch 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.

For more information, please visit your own bank's website or www.depositogarantiestelsel.nl.

The content of this Information Sheet is not exhaustive and no rights can be derived from it.

Footnotes

- (i) Scheme responsible for the protection of your deposit: Your deposit is covered by the Dutch Deposit Guarantee. If insolvency of your credit institution should occur, your deposits would be repaid up to EUR 100.000.
- (ii) 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 Dutch Deposit Guarantee. 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 20.000, he or she will only be repaid EUR 100.000. This method will also be applied if a credit institution operates under different trademarks

Brand New Day Bank NV also trades under <all other trademarks of the same credit institution BND Bank and Brand New Day Bank. This means that all deposits with one or more of these trademarks are in total covered up to EUR 100.000.

In some cases, deposits over EUR 100.000 are protected by the Dutch Deposit Guarantee Scheme. In that case, an additional protection of up to EUR 500.000 per account holder per bank, on top of the standard protection of EUR 100.000, applies for six months after the deposit concerned. For example, in the event that at the time of your bank's bankruptcy, you hold a balance directly related to the purchase or sale of a private owner-occupied home. This temporarily increased protection also applies to balances arising from a number of specific events such as the payment of a pension, disability benefit or severance pay, the dissolution of a marriage or registered partnership, an insurance payment or compensation for damages arising from criminal activity or a wrongful conviction. The temporarily increased protection only applies to natural persons, not legal entities
- (iii) Limit of protection for joint accounts: In case of joint accounts, the limit of EUR 100.000 applies to each depositor.
- (iv) Repayment: 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.