

TEMPLATE

Dear Sir, Madam
Petr Novák
Patočkova 25
Bratislava
855 01
Slovakia

Payment of compensation for claims on deposits held with Sberbank CZ, a.s.

Dear Sir, Madam,

Following the Notification of the Czech National Bank of 28.2.2022 on the inability of *Sberbank CZ, a.s* to meet its obligations to the entitled persons under legal and contractual conditions, you have, according to Section 41a et seq. of Act No 21/1992, on banks, as amended (hereinafter the “Banking Act”), the right to receive compensation for your deposits with *Sberbank CZ, a.s* to the extent and under the conditions set out in the Banking Act. **The basic compensation for claims on deposits (hereinafter “Compensation”) is provided up to the amount of CZK 2.499.500.** For the purposes of calculating the Compensation, all your deposits with *Sberbank CZ, a.s* will be added together with the interest calculated as of 28.2.2022, i.e. as of the date of issue of the Czech National Bank’s Notification.

In the case of selected deposits resulting from specific situations, an application may be made for Compensation of a higher amount (increased compensation) under the conditions stipulated by the Banking Act. More information can be found on the website of the Financial Market Guarantee System (hereinafter the “Guarantee System”) at www.garancnisystem.cz/en/increased-compensation.

Compensation will be paid after identification of the authorized person at a sales point (branch) of Komerční banka, a.s. (hereinafter the “Paying Bank”) by bank transfer to a selected account maintained in the Czech Republic, or in cash. Cash withdrawals of over CZK 100 000 must be notified to the relevant branch of Komerční banka, a.s. at least two working days in advance. No notification is necessary in the case of a bank transfer. The current list of the Paying Bank’s branches is published on the website at www.garancnisystem.cz/en/list-of-branches. The identity or the authorized person will be verified based upon the presentation of an identity card. Members of the statutory body of a legal person must also submit a valid extract from the relevant register or another valid document that allows the right to act on behalf of the legal person to be verified. In the case of inheritance, the submission of a final inheritance settlement decision is required to identify the entitled person. Compensation can also be paid based on a power of attorney with an officially verified signature.

Payment of Compensation by bank transfer is also possible by correspondence via a written instruction bearing the officially certified signature of the authorized person (Compensation Transfer Request) sent by post to the bank’s address: Komerční banka, as, CKB department 2192, Václavské náměstí 42, Prague 1, postcode 114 07. If the signature is certified outside the Czech Republic,

verification by an embassy of the Czech Republic is required (the same requirement applies to a power of attorney).

The “Compensation Transfer Request” form for the instruction, a power of attorney form, and a complaint form (if you have a complaint related to the payment of Compensation) can be found on the Guarantee System website at www.garancnisystem.cz/en/forms.

An overview of your deposits kept with Sberbank CZ, a.s and a calculation of the Compensation that will be provided to you:

Name/Firm:	Petr Novák		
ID number:	780101/1234		
Address:	Patočkova 25, Bratislava, 855 01, Slovakia		
Account number	Currency	Amount	Amount in CZK
1234567890/6800	CZK	2 000 000	2 000 000
0987654321/6800	EUR	50 000	1 249 750

Summary: 3 249 750

Compensation for payment (v CZK): 2 499 500
(including interest as of the date specified in Section 41e of Act No 21/1992, on banks, as amended)

Basic Compensation will be paid through the Paying Bank’s branches (or by bank transfer after a written instruction) **from 9.3.2022 for a period of three years, i.e. to 10.3.2025. No payment of Compensation will be possible after this period.**

More detailed information regarding the payment of Compensation for claims on deposits held with Sberbank CZ, a.s., including a complete list of the documents required for the identification of all types of authorized persons at the Paying Bank’s branches, can be found on the website of the Guarantee System at www.garancnisystem.cz/en/payouts-in-progress. Please send any questions you may have by email to: info@gsft.cz. Information will also be available on the information telephone line if you call +420 237 762 796 on business days between 8 am and 4 pm.

Yours faithfully,

Renáta Kadlecová
Chairperson of the Management Board
Financial Market Guarantee System

