

## Information regarding deposit guarantee

Applicable as per 1 January 2024

Deposits in Skandinaviska Enskilda Banken, Danmark, filial af Skandinaviska Enskilda Banken AB (publ), Sverige (SEB) are protected by:	Swedish National Debt Office, Riksgälden Insättningsgarantin <sup>1</sup>
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 (approx. DKK 750,000) <sup>2</sup>
If you have a joint account with other person(s):	The limit of EUR 100,000 (approx. DKK 750,000) applies to each depositor separately <sup>3</sup>
Reimbursement period in case of credit institution's failure:	7 working days <sup>4</sup>
Currency of reimbursement:	DKK or other relevant currency
Contact:	Swedish National Debt Office, Riksgälden Insättningsgarantin SE-103 74 Stockholm Phone: +46 (8) 613 52 00 E-mail: <a href="mailto:ig@riksgalden.se">ig@riksgalden.se</a>
More information:	<a href="https://riksgalden.se">How the deposit insurance works - Riksgälden.se (riksgalden.se)</a>

<sup>1</sup> 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 EUR 100,000 (approx. DKK 750,000).

<sup>2</sup> 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 EUR 100,000 (approx. DKK 750,000) 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 10,000, he or she will only be repaid EUR 100,000 (approx. DKK 750,000). In some cases, regarding deposits that are related to certain defined events, such as sale of a private residential property, termination of employment, inheritance or insurance claims, deposits can be protected up to an amount corresponding to SEK 5,000,000. More information can be obtained at [How the deposit insurance works \(Riksgälden\)](https://riksgalden.se).

<sup>3</sup> Limit of protection for joint accounts. In case of joint accounts, the limit of EUR 100,000 (approx. DKK 750,000) applies to each depositor.

<sup>4</sup> Reimbursement The responsible Deposit Guarantee Scheme is Riksgälden Insättningsgarantin, 103 74 Stockholm, phone: +46 (0)8 613 52 00, e-mail: [ig@riksgalden.se](mailto:ig@riksgalden.se). It will repay your deposits (up to EUR 100,000) within 7 working days at the latest. If you have not been repaid within this deadline, 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 at [How the deposit insurance works \(Riksgälden\)](#).

#### 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.