

General information on protection of deposits

Deposits with Skandinaviska Enskilda Banken, Denmark, filial af Skandinaviska Enskilda Banken AB (publ), Sverige (referred to as "SEB") are protected by:	The Swedish guarantee scheme Insättningsgarantin. As a supplement to the Swedish guarantee scheme, SEB has joined Garantiformuen; see section 4 of the Danish Act on a depositor and investor guarantee scheme. (1)
Protection threshold:	EUR 100,000, equal to approx. DKK 750,000 per depositor per credit institution. (2)
If you have several deposits with the same credit institution:	All of your deposits with SEB are "put together", and the sum is covered by the threshold of EUR 100,000 (approx. DKK 750,000).
If you have a shared account with one or several other persons:	The threshold of EUR 100,000 (approx. DKK 750,000) applies individually to each depositor. (3)
Repayment period if SEB cannot settle its obligations:	7 business days. (4)
Repayment currency:	Danish Kroner, the valid currency of Denmark, or another relevant currency.
Contact details:	<p>Insättningsgarantin Riksgälden SE-103 74 Stockholm Email: ig@riksdagen.se or</p> <p>Garantiformuen Kalvebod Brygge 43 DK-1560 Copenhagen V Telephone (+45) 33 14 62 45 Email: gjii@gjii.dk</p>
Further information:	www.insattningsgarantin.se or www.gjii.dk
Depositor's acknowledgement of receipt:	SEB will deem it a tacit acknowledgement of receipt of "General information on protection of deposits" when a transaction on the new account is made by the customer or by SEB at the customer's request.
<p>Further information:</p> <p>(1) The scheme responsible for the protection of your deposit.</p> <p>(2) General protection threshold. If you do not have access to a deposit as a result of a credit institution being unable to meet its financial obligations, the depositors will be repaid from a deposit guarantee scheme. Such repayment cannot exceed EUR 100,000 (approx. DKK 750,000) per credit institution. This means that all deposits with the same credit institution are put together to ascertain the level of coverage. If a depositor, e.g. has a savings account with a deposit of EUR 90,000 and a current account of EUR 20,000, such depositor will only receive repayment of EUR 100,000 (approx. DKK 750,000)</p> <p>In some cases, deposits exceeding EUR 100,000 (approx. DKK 750,000) will be protected:</p> <ul style="list-style-type: none"> - Under the Act, pension savings accounts deposits are fully covered. - Deposits as a result of transactions concerning real estate are covered up to an amount equal to EUR 10m (approx. DKK 75m) for up to 12 months from the date of the deposit if the real estate has been used or will mainly be used for non-commercial purposes. - Deposits which, under the Act, have a social purpose and are attaching to special events in life, such as marriage, divorce 	

or disability, will be covered by an amount equal to EUR 150,000 (approx. DKK 1,125,000) for up to 6 months from the date of the deposit.

- Deposits as a result of damages or compensation under the Act for any damage caused by crime or wrongful conviction are covered by an amount equal to EUR 150,000 (approx. DKK 1,125,000) for up to 6 months after the date of the deposit.

More information can be found at: www.insattningsgarantin.se or www.gii.dk.

(3) Protection threshold for shared accounts

In case of shared accounts, the threshold of EUR 100,000 (approx. DKK 750,000) will apply to each depositor.

(4) Repayment

Payments from Garantiformuen will be made in accordance with chapter 6 of the Danish Act on a depositor and investor guarantee scheme.

Further information may be found at www.gii.dk and/or www.insattningsgarantin.se.

Other important information

In general, all retail depositors and businesses are covered by deposit guarantee schemes. Exceptions in connection with certain deposits are stated at the website of the responsible deposit guarantee scheme. Upon request, SEB will also inform the depositor whether certain products are covered. If the deposits are covered, the credit institution will also provide confirmation thereof on the statement of account at least once a year.