

## 2. Other relevant information

### **When are deposits covered?**

In principle, almost all deposits of retail depositors and corporate depositors are insured by the Insurance Company.

Exceptions applied to certain deposits are provided at the website of the Insurance Company: [www.iidraudimas.lt](http://www.iidraudimas.lt). They can also be found below. Revolut Bank UAB, at your request, will also inform you whether a product is or is not covered by insurance. If deposits are insured, Revolut Bank UAB will confirm this in your account statement, whilst simultaneously referring you to this depositor information.

## **3. CASES WHERE DEPOSITS ARE NOT INSURED AND WHERE DEPOSIT INSURANCE RESTRICTIONS APPLY**

### Deposits not covered by insurance:

1. deposits made by other credit institutions on their own behalf and for their own account;
2. Revolut Bank UAB own funds;
3. deposits with respect to which criminal conviction has been imposed in connection with money laundering;
4. deposits of financial institutions;
5. deposits of management companies;
6. deposits of financial brokerage firms;
7. deposits whose owners' identity has not been established (deposits held in anonymous and coded accounts);
8. deposits of insurance and reinsurance companies, and insurance and reinsurance companies established in other member states and third countries
9. deposits of collective investment undertakings;
10. deposits of pension funds;
11. deposits of state and municipal institutions as defined in the Republic of Lithuania Law on the Civil Service, except for funds belonging to other persons and held in deposit accounts of such institutions and entities;
12. deposits of the Bank of Lithuania;
13. debt securities issued by the participant of the insurance deposit scheme itself and its liabilities related to its acceptances and promissory notes;
14. electronic money and funds received from electronic money holders in exchange for electronic money.

Deposits of the above entities are not subject to deposit insurance, regardless of the law of the country in which these entities are established.

## **What are the restrictions on payment of deposit insurance compensations?**

Deposit insurance compensations are not paid:

1. in case of the deposits, funds, money, securities and liabilities that are not covered by insurance (as indicated above);
2. to depositors for their deposits in an account, where no operations related to the deposit have been carried out in the 24 months preceding the day of the insured event, and the amount of the deposit held in it is lower than 10 euros.
3. to depositors or other persons who are entitled to a deposit insurance compensation and who have been convicted of money laundering and / or terrorist financing in connection with the unlawfulness of the acquisition of money held as deposits.

### **When payment of insurance compensation can be postponed?**

In cases described under the Law on Insurance of Deposits and Liabilities to Investors of the Republic of Lithuania (more detailed information can be found at [www.iidraudimas.lt](http://www.iidraudimas.lt)) payments of insurance compensations can be postponed, for example, if there is a lack of data to justify the right to the deposit insurance compensation, or there is a judicial dispute over the deposit, or the depositors' right to dispose of a deposit is limited.

Contact information:	<i>(Public Institution "Deposit and Investment Insurance", Address: Algirdo str. 31, LT-03219 Vilnius, Telephone: +370 5 213 5657, Fax: +370 5 213 5546, Email: <a href="mailto:idf@idf.lt">idf@idf.lt</a>)</i>
More detailed information:	<a href="http://www.iidraudimas.lt">www.iidraudimas.lt</a>