

# DEPOSITOR INFORMATION



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## Basic information about the protection of deposit:

Deposits in BAWAG P.S.K. Bank für Arbeit und Wirtschaft und Österreichische Postsparkasse Aktiengesellschaft (Irish branch) are protected by:	Einlagensicherung AUSTRIA Ges.m.b.H. (ESA) (1)
Limit of Protection:	€100,000 per depositor per credit institution (2) The following trademarks are part of your credit institution: MoCo, BAWAG, easybank, PayLife, SWB and SPARDA BANK.
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 €100,000. (2)
If you have a joint account with other person(s):	The limit of €100,000 applies to each depositor separately. (3)
Reimbursement period in case of credit institution's failure:	7 working days (4)
Currency of reimbursement:	Euro
Contact:	Einlagensicherung AUSTRIA Ges.m.b.H. (ESA) A-1010 Vienna, Wipplingerstrasse 34/4/DG4 Telephone: +43 (1) 533 98 03 - 0, Fax: +43 (1) 533 98 03 - 5 Email: office@einlagensicherung.at
More information:	www.einlagensicherung.at
By agreeing to open a savings or deposit account with MoCo, you acknowledge receipt of this Depositor Information Sheet	

## Additional information

### (1) 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 to €100,000.

### (2) General protection limit

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 a maximum of €100,000 per credit institution. This means that all deposits held 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 €90,000 and a current account with €20,000, he or she will only be repaid €100,000.

This method will also apply if a credit institution operates under different trademarks. BAWAG P.S.K. Bank für Arbeit und Wirtschaft und Österreichische Postsparkasse Aktiengesellschaft also trades under the name of MoCo, easybank, PayLife, SWB and SPARDA BANK. This means that all deposits with one or more of these trademarks are in total covered up to €100,000.

In the event that accounts are denominated in another currency other than euro, the median exchange rate is used for the calculation of the amount to be refunded for the day on which the pay-out event occurred.

### (3) Limit of protection for joint accounts

In case of joint accounts, the limit of €100,000 applies to each depositor.

However, deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of €100,000 and shall be treated as the deposit of a single depositor.

When calculating refundable deposits for individual depositors that are party to a joint account, the share of the deposit attributable to each depositor must be considered if the depositors of the joint account have informed the credit institution in writing as to how deposits in the joint account should be divided. If the depositors have failed to inform the credit institution in writing as to how deposits in the joint account should be divided, the deposits of the joint account shall be distributed equally amongst the depositors.

In some cases (if the deposits result from real estate transactions relating to private residential properties, or fulfil legally stipulated social purposes and are linked to specific life events of the depositor, such as marriage, divorce, retirement dismissal, redundancy, invalidity or death, or are based on the payment of

insurance benefits or compensation payments for bodily harm caused by criminal acts or false criminal conviction, and the payout event occurs within twelve months after the amount has been credited or from the moment when such deposits become legally transferable) deposits are protected above €100,000. This application must be submitted within 12 months of the occurrence of the payout event to the Einlagensicherung AUSTRIA Ges.m.b.H. (ESA).

More information is available at [www.einlagensicherung.at](http://www.einlagensicherung.at).

#### **(4) Reimbursement**

The responsible deposit guarantee scheme is the Einlagensicherung AUSTRIA Ges.m.b.H. (ESA), Wipplingerstrasse 34/4/DG4, 1010 Vienna, Telephone: +43 (1) 533 98 03-0, [office@einlagensicherung.at](mailto:office@einlagensicherung.at), [www.einlagensicherung.at](http://www.einlagensicherung.at). It will repay your deposits (up to €100,000) within seven working days.

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 under [www.einlagensicherung.at](http://www.einlagensicherung.at).

#### **Other important information**

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. 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 eligible for reimbursement, the credit institution shall also confirm this on the statement of account.

No repayments shall be made of covered deposits if there has been no transaction in connection with a deposit in the last 24 months prior to the occurrence of a payout event and the value of the deposit is lower than the administrative costs that would be incurred by the Deposit Guarantee Scheme in case of a payout.

When calculating the amount of covered deposits eligible deposits shall not be taken into account where liabilities of the depositor also exist towards the credit institution, which are offset pursuant to legal or contractual provisions and which were due prior to or at latest at the point at which the pay-out event occurred.