



BASIC INFORMATION ABOUT THE PROTECTION OF DEPOSIT

In accordance with a decision by the Swedish National Debt Office, your custody account/cash account is covered by the National Deposit Insurance Scheme. Set forth below is the information regarding the National Deposit Insurance Scheme which Carnegie is required to provide you annually in accordance with the Swedish Deposit Insurance Act.

Deposits in Carnegie Investment Bank AB are protected by:	Swedish National Debt Office Deposit Insurance (1)
Limit of protection:	SEK 1 050 000 per depositor in Carnegie Investment Bank AB (2)
If you have more deposits at the same credit institution:	All of your deposits at the same credit institution are aggregated and the total is subject to the limit of SEK 1 050 000 (2)
If you have a joint custody account/cash account together with other person(s):	The limit of SEK 1 050 000 applies to each depositor separately (3)
Reimbursement period in case of credit institution's failure:	7 working days (4)
Currency of reimbursement:	Compensation is paid in Swedish kronor
Contact:	The Swedish National Debt Office Olof Palmes gata 17 SE-103 74 Stockholm Tel: +46 8 613 52 00 E-mail: ig@rikskalden.se
Additional information:	www.insattningsgaranti.se

ADDITIONAL INFORMATION

1) Scheme which is responsible for protecting your compensation

Your deposit is covered by a contractual scheme officially recognised as a Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would be repaid up to SEK 1 050 000.

2) 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 a maximum SEK 1 050 000 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 SEK 700 000 and a current account with SEK 550 000, he or she will only be repaid SEK 1 050 000. In some cases, deposits in excess of SEK 1 050 000 are insured, specifically when the deposit is attributable to certain special transactions, e.g. sale of a private residence. Additional information is available at www.insattningsgaranti.se.

3) Limit for joint accounts

In case of joint accounts, the limit of SEK 1 050 000 applies to each depositor.

4) Reimbursement

The Deposit Insurance Scheme operates under the auspices of the Swedish National Debt Office, Olof Palmes gata 17, 103 74 Stockholm, telephone: +46 8 613 52 00, e-mail: ig@rikskalden.se, www.insattningsgaranti.se. The Deposit Insurance Scheme will repay your deposits, up to a limit of SEK 1 050 000, not later than within 7 working days. If you have not received repayment within this time, you should contact the Deposit Insurance Scheme since the time to claim reimbursement may be barred after a certain time limit. Additional information is available at www.insattningsgaranti.se.

Other important information

In general, all retail depositors and businesses are covered by the Deposit Insurance Scheme. Section 5 of the Swedish Deposit Insurance Act (1995:1571) provides that the following depositors or foreign equivalents are not entitled to compensation under the Deposit Insurance Scheme:

1. a bank;
2. a credit market undertaking;
3. a securities company;
4. an insurance company;
5. a reinsurance company;
6. a benevolent society;
7. a financial institution as per the Swedish Banking and Financing Business Act (2004:297);
8. a securities fund or an alternative investment fund;
9. a pension fund;
10. a county council, municipality, or government agency; or
11. a depositor who has not been identified pursuant to the Swedish Money Laundering and Terrorist Financing (Prevention) Act (2009:62).

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.

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