SCHEDULE 19

Section 221

Depositor Information Sheet

Basic information about the protection of your eligible deposit	
Eligible deposits in [insert name of credit institution] are protected by:	The Gibraltar Deposit Guarantee Scheme[1]
Limit of protection:	£120,000 per depositor per credit institution[2] The following trading names are part of [insert name of credit institution]: [insert all trading names under which the credit institution operates]
If you have more eligible deposits at the same credit institution:	All your eligible deposits at the same credit institution are 'aggregated' and the total is subject to the limit of £120,000[2]
If you have a joint account with other person(s):	The limit of £120,000 applies to each depositor separately[3]
Reimbursement period in case of credit institution's failure:	Seven working days[4]
Currency of reimbursement:	Pound sterling.
Contact:	[insert postal address, email address and telephone number of the FSRCC]
More information:	[insert website of the FSRCC]
Acknowledgement of receipt by the depositor:	

Additional information [insert as appropriate]

[1]Scheme responsible for the protection of your deposit

Your eligible deposit is covered by a statutory deposit guarantee scheme. The Gibraltar Deposit Guarantee Scheme is defined in Part 15 of the Financial Services Act 2019. If insolvency of your credit institution should occur, your eligible deposits would in any case be repaid up to £120,000 by the Deposit Guarantee Scheme.

[2]General limit of protection.

If a covered 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 £120,000 per credit institution. This means that all eligible

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 £90,000 and a current account with £40,000, he or she will only be repaid £120,000.

[Insert where applicable] This method will also be applied if a credit institution operates under different trading names. The [insert name of the account-holding credit institution] also trades under [insert all other trademarks of the same credit institution]. This means that all deposits with one or more of these trading names are in total covered up to £120,000.

In some cases eligible deposits which are categorised as 'temporary high balances' are protected above £120,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events, including:

(a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;

(b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;

(c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

[3]Limit of protection for joint accounts

In case of joint accounts, the limit of £120,000 applies to each depositor.

However, eligible 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 £120,000.

[4]Reimbursement

The responsible deposit guarantee scheme is the Gibraltar Deposit Guarantee Scheme, [insert the Scheme's postal address, email address and telephone number]. Except where specific exceptions apply, it will repay your eligible deposits (up to £120,000) 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 [insert the Scheme's website address].

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, the credit institution must also confirm this on the statement of account.