



**LOMBARD**  
Lombard Bank Malta p.l.c.

# DEPOSITOR INFORMATION SHEET

## Basic information about the protection of deposit

Deposits with Lombard Bank Malta p.l.c. are protected by The Depositor Compensation Scheme<sup>1</sup>, established under regulation 4 of the Depositor Compensation Scheme Regulations, 2015.

Limit of protection is €100,000 per depositor per credit institution<sup>2</sup>

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.

If you have a joint account with other person(s), the limit of €100,000 applies to each depositor separately.<sup>3</sup>

Reimbursement period in case of credit institution's failure is 20 working days<sup>4</sup>

Currency of reimbursement in Euro

Contact: Depositor Compensation Scheme,  
c/o Malta Financial Services Authority,  
Notabile Road, Attard BKR 3000, Malta  
Tel: +(356) 21441155

E-mail: [info@compensationschemes.org.mt](mailto:info@compensationschemes.org.mt)

More information on [www.compensationschemes.org.mt](http://www.compensationschemes.org.mt)

### 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 in any case be repaid up to €100,000.

### 2. General limit of protection

If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the Depositor Compensation Scheme, in accordance with the Regulations. This repayment covers a maximum of €100,000 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 €90,000 and a current account with €20,000, he or she will only be repaid €100,000.

In addition to the protection described above, deposits may be protected in some cases up to a maximum of €500,000 for six months after the amount has been credited or from the moment when such deposits become legally transferrable. In order to qualify for such higher protection, a deposit in excess of €100,000 must meet any one of the following additional criteria:

- a. it comprises:
  - i. monies deposited in preparation for the purchase of a private residential property by the depositor; or
  - ii. monies which represent the proceeds of sale of a private residential property of the depositor; or
- b. it comprises sums paid to the depositor in respect of:
  - i. a separation, divorce or dissolution of their civil union; or
  - ii. benefits payable on retirement; or
  - iii. a claim for compensation for unfair dismissal; or
  - iv. a claim for compensation for redundancy; or
  - v. benefits payable for death or bodily injury; or
  - vi. a claim for compensation for wrongful conviction.

More information can be obtained under [www.compensationschemes.org.mt](http://www.compensationschemes.org.mt).

### 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 of 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.

### 4. Reimbursement

The responsible Deposit Guarantee Scheme is the Depositor Compensation Scheme, c/o Malta Financial Services Authority, Notabile Road, Attard BKR3000, Malta; Tel: (+)356 21441155; E-mail: [info@compensationschemes.org.mt](mailto:info@compensationschemes.org.mt). It will repay your deposits up to €100,000 within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 until 31 December 2023; and within 7 working days from 1 January 2024 onwards.

Where the Depositor Compensation Scheme cannot make the repayable amount(s) available within 7 working days, depositors shall have access to an amount, equivalent to three times the gross weekly minimum wage on the compensation date to cover the cost of living, within 5 working days of a request from the depositor. The Scheme shall only grant access to the amount referred on the basis of data provided by the member. Such amount shall be deducted from the compensation which may be payable.

If you have not been repaid within these deadlines, you should make contact with the Depositor Compensation Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained from [www.compensationschemes.org.mt](http://www.compensationschemes.org.mt).

### 5. Other important information

In general, all retail depositors and businesses are covered by the Depositor Compensation Scheme. Exceptions for certain deposits are stated below and on the website of the Depositor Compensation 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.

#### DEPOSITS WHICH ARE EXCLUDED FROM PROTECTION IN TERMS OF REGULATION 9(2)

A deposit is excluded from protection under the Depositor Compensation Scheme if:

- a. the deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering;
- b. the holder and any beneficial owner of the deposit has never been identified in accordance with prevention of money laundering requirements at the compensation date;
- c. it is a deposit made by a depositor which is one of the following:
  - credit institution for deposits made on its own behalf and for its own account
  - financial institution
  - investment firm
  - insurance undertaking
  - reinsurance undertaking
  - collective investment undertaking
  - pension or retirement fund
  - public authority
- d. it consists of debt securities issued by a credit institution and liabilities arising out of own acceptances and promissory notes;
- e. the deposit is held with a credit institution participating in the Depositor Compensation Scheme but in a branch of that credit institution which is located in a non-EEA Member State\*.

\* The 'EEA' stands for the European Economic Area which currently comprises the 28 EU Member States (i.e. Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom) plus, Iceland, Liechtenstein and Norway.



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# DOKUMENT TA' INFORMAZZJONI GĦAD-DEPOZITANT

## Informazzjoni bażika dwar il-protezzjoni tad-depożitu

Id-depożiti f'Lombard Bank Malta p.l.c. jinsabu protetti mill-Iskema ta' Kumpens lid-Depożitant<sup>1</sup>, stabbilita taht ir-regolament 4 tar-Regolamenti tal-2015 dwar Skema ta' Kumpens lid-Depożitant.

Limitu ta' protezzjoni huwa ta' €100,000 għal kull depożitant għall kull istituzzjoni ta' kreditu.<sup>2</sup>

Jekk għandek aktar depożiti fl-istess istituzzjoni ta' kreditu, id-depożiti kollha tiegħek fl-istess istituzzjoni ta' kreditu jinsabu "aggregati" u t-total huwa soġġett għal-limitu ta' €100,000.

Jekk għandek kont konġunt ma' xi persuna(i) oħra, il-limitu ta' €100,000 japplika għal kull depożitant separatament.<sup>3</sup>

Perjodu ta' ħlas lura fil-każ li l-istituzzjoni ta' kreditu tonqos milli tagħmel dan, huwa 20 ġurnata tax-xogħol.<sup>4</sup>

Munita li biha jsir il-ħlas lura hija Euro.

Ikkuntatja lil: Skema ta' Kumpens lid-Depożitant  
c/o Awtorità għas-Servizzi Finanzjarji ta' Malta  
Triq Notabile, Attard BKR 3000, Malta  
Tel: +(356) 21441155

E-mail: info@compensationschemes.org.mt

Għal aktar informazzjoni zur is-sit [www.compensationschemes.org.mt](http://www.compensationschemes.org.mt)

### 1. Skema responsabbli għall-protezzjoni tad-depożitu tiegħek

Id-depożitu tiegħek jinsab kopert bi Skema ta' Garanzija tad-Depożiti statutorja. Li kieku kellha l-istituzzjoni ta' kreditu tiegħek tfalli, id-depożiti tiegħek f'kull każ kien jithallsu lura sa ammont ta' €100,000.

### 2. Limitu ta' protezzjoni ġenerali

Jekk depożitu ma jibqax disponibbli għax istituzzjoni ta' kreditu ma tkunx tista' tilhaq l-obbligazzjonijiet finanzjarji tagħha, id-depożitanti jithallsu lura mill-Iskema ta' Kumpens tad-Depożitanti, kif hemm fir-Regolamenti. Dan il-ħlas lura ikopri massimu ta' €100,000 għal kull istituzzjoni ta' kreditu. Dan ifisser li d-depożiti kollha fl-istess istituzzjoni ta' kreditu jingħaddu flimkien sabiex jiġi stabbilit il-livell ta' kopertura. Jekk, per eżempju, depożitant ikollu kont ta' tfaddil b'€90,000 u kont kurrenti b' €20,000, hu jew hi jithallsu lura biss €100,000.

Aktar mill-protezzjoni deskritta hawn qabel, id-depożiti jistgħu jiġu protetti f'ċerti każijiet sa massimu ta' €500,000 għal sitt xhur wara li l-ammont ikun ġie kkreditat jew mill-waqt meta daww id-depożiti jsiru legalment trasferibbli. Sabiex jikkwalifika għal dik il-protezzjoni oġġla, depożitu ta' iżjed minn €100,000 għandu jissodisfa lil xi wieħed minn dawn il-kriterji addizzjonali li ġejjin:

- ikun fih:
  - flejjes depożitati bi preparazzjoni għax-xiri ta' proprjetà residenzjali privata mid-depożitant; jew;
  - flejjes ġejjin mir-rikavat tal-bejgħ ta' proprjetà residenzjali privata tad-depożitant; jew
- ikun fih somom imħallsa lid-depożitant dwar:
  - is-separazzjoni, divorzju jew xoljiment tal-unjoni ċivili tagħhom; jew
  - benefiċċji li jithallsu mal-irtirar; jew
  - talba għal kumpens minħabba fi tkeċċija ingusta; jew
  - talba għal kumpens minħabba f'sensja; jew
  - benefiċċji li jithallsu għall-mewt jew feriment tal-persuna; jew
  - talba għal kumpens minħabba f'kundanna ingusta.

Aktar informazzjoni tista' tinkiseb minn [www.compensationschemes.org.mt](http://www.compensationschemes.org.mt).

### 3. Limitu ta' protezzjoni għal kontijiet konġunti

Fil-każ ta' kontijiet konġunti, il-limitu ta' €100,000 japplika għal kull depożitant. Madankollu, depożiti f'kont li żewġ persuni jew aktar ikunu intitolati għalih bħala membri ta' shubija tan-negozju, assoċjazzjoni jew grupp ta' xorta bħal dik, li ma jkollhomx personalità ġuridika, jiġu aggregati u ttrattati bħallikieku kienu magħmula minn depożitant wieħed għall-iskop tal-kalkolu tal-limitu ta' €100,000.

### 4. Flas lura

L-Iskema ta' Garanzija ta' Depożitu responsabbli hija l-Iskema ta' Kumpens lid-Depożitant, c/o Awtorità għas-Servizzi Finanzjarji ta' Malta, Triq Notabile, Attard BKR 3000, Malta; Tel: (+)356 21441155; E-mail: info@compensationschemes.org.mt. Din ser thallas lura d-depożiti tiegħek sa €100,000 fi żmien 20 ġurnata tax-xogħol sal-31 ta' Diċembru 2018; fi żmien 15-il ġurnata tax-xogħol mill-1 ta' Jannar 2019 sal-31 ta' Diċembru 2020; fi żmien 10 ijiem tax-xogħol mill-1 ta' Jannar 2021 sal-31 Diċembru 2023; u fi żmien 7 ijiem tax-xogħol mill-1 ta' Jannar 2024 'il quddiem.

Meta l-Iskema ta' Kumpens lid-Depożitant ma tkunx tista' tagħmel l-ammont (i) li jithallsu lura disponibbli fi żmien 7 ijiem tax-xogħol, id-depożitanti għandu jkollhom access għal ammont, ekwivalenti għal tliet darbiet il-paga minima shiħa fil-gimgha fid-data tal-kumpens, biex ikopru l-ispejjeż għall-ghoti tal-hajja. L-Iskema ta' Kumpens lid-Depożitant għandha biss tagħti access għal dak l-ammont fi żmien 5 ijiem tax-xogħol fuq il-baži tal-informazzjoni provduta mill-istituzzjoni ta' kreditu. Dak l-ammont għandu jtnaqqas minn dak il-kumpens li jista' jiġi mħallas.

Jekk ma tkunx thallast lura sa dawn it-termini, għandek tikkuntatja lill-Iskema ta' Kumpens lid-Depożitant għal darbha ż-żmien li titlob għal ħlas lura jista' jtemm wara ċertu terminu. Aktar informazzjoni tista' tinkiseb minn [www.compensationschemes.org.mt](http://www.compensationschemes.org.mt).

### 5. Informazzjoni oħra importanti

B'mod ġenerali, id-depożitanti kollha li jaħdmu bl-imnut u n-negozji jinsabu koperti mill-Iskema ta' Kumpens lid-Depożitant. Xi eċċezzjonijiet għal ċerti depożiti jinsabu mniżżlin fuq il-sit elettroniku tal-Iskema ta' Kumpens lid-Depożitant. L-istituzzjoni ta' kreditu tiegħek se tinfirmak ukoll wara li titlobha jekk ċerti prodotti humiex koperti jew le. Jekk id-depożiti jkun koperti, l-istituzzjoni ta' kreditu għandha wkoll tikkonferma dan fuq id-dikjarazzjoni tal-kont.

### DEPOŻITI LI HUMA ESKLUŻI MINN PROTEZZJONI SKOND IR-REGOLAMENT 9(2)

Depożiti mhumiex eliġibbli għall-protezzjoni taht l-Iskema ta' Kumpens lid-Depożitant jekk ikunu:

- depożiti li joriġinaw minn operazzjonijiet li dwarhom kien hemm kundanna kriminali għall-ħasil tal-flus;
- depożiti li d-detentur u kwalukwe sid benefiċarju tagħhom qatt ma ġie identifikat skont ir-rekwiżiti għall-prevenzjoni tal-ħasil tal-flus fid-data tal-kumpens;
- depożiti magħmulin minn:
  - istituzzjonijiet ta' kreditu oħra f'isimhom stess u akkont tagħhom stess
  - istituzzjonijiet finanzjarji;
  - ditti ta' investiment;
  - intrapriži tal-assigurazzjoni
  - impriži tar-riassigurazzjoni
  - intrapriži ta' investiment kollettiv;
  - fondi ta' pensjoni u ritirar;
  - awtoritajiet pubbliċi;
- titoli ta' dejn mahruġa minn istituzzjoni ta' kreditu u obbligazzjonijiet li joriġinaw minn kull aċċettazzjoni proprja u minn noti promissorji;
- depożiti li jkollhom bħala detentur membru fil-fergħa ta' dak il-membri li jkun jinsab fi Stat li mhux Stat Membru tal-Unjoni Ewropea u taż-ŻEE\*.

\* Iż-Żona Ekonomika Ewropea (ŻEE) bħalissa tinkludi l-28 UE l-Istati Membri (jiġifieri l-Awstrija, il-Belġju, il-Bulgarija, il-Kroazja, Ċipru, Repubblika Ċeka, Id-Danimarka, Estonja, Finlandja, Franza, Germanja, Greċja, Ungerija, Irlanda, Italja, Latvja, Litwanja, Lussemburgu, Malta, Olanda, Polonja, Portugall, ir-Rumanija, is-Slovakkja, is-Slovenja, Spanja, l-Isvezja, ir-Renju Unit) biż- zieda, l-Islanda, Liechtenstein u n-Norveġja and Norway.