Deutsche Bank Aktiengesellschaft

德商德意志銀行 股份有限公司



Dear Customer,

親愛的客戶,您好:

With the following "Depositor Information Sheet", we wish to inform you – pursuant to Section 23a (1) of the German Banking Act (Kreditwesengesetz [KWG]) – about the **statutory Deposit Guarantee Scheme**. Please note details of the **separate contractual Deposit Protection Fund** (Einlagensicherungsfonds) of the Association of German Banks (Bundesverband deutscher Banken) are available at www.bankenverband.de/einlagensicherung. This information sheet provides detailed information on the statutory Deposit Guarantee Scheme only.

本行謹根據德國銀行法 (Kreditwesengesetz [KWG]) 第 23a (1) 條之規定,以下列之「存款人資料表」,向台端告知法定存款保障計畫之相關資訊。敬請注意:德國銀行公會 (Bundesverband deutscher Banken) 之獨立契約型存款保障基金 (Einlagensicherungsfonds) 之詳情可於 www.bankenverband.de/einlagensicherung 取得。本資料表僅提供法定存款保障計畫之相關說明。

Depositor Information Sheet

存款人資料表

Deposits at the Deutsche Bank AG are protected by: 存放於德商德意志銀行股份有限公司之存款係由右列機構提供保障:	Entschädigungseinrichtung deutscher Banken GmbH¹ 德國民營銀行法定賠償機構¹	
Limit of protection: 保障限額:	EUR 100 000 per depositor per credit institution ² 每一存款人於每一信用機構:100,000 歐元 ²	
If you have more deposits at the same credit institution: 如台端於同一信用機構有多筆存款者:	All your deposits at the same credit institution are 'aggregated' and the total is subject to the limit of EUR 100 000² 台端於同一信用機構之所有存款均將「合計」且總額受 100,000 歐元之限額所規範²	
If you have a joint account with other person(s): 倘台端係與他人共同開立聯名帳戶者:	The limit of EUR 100 000 applies to each depositor separately³ 100,000 歐元之限額規定對每一存款人均單獨適用之³	
Reimbursement period in case of credit institution's failure: 信用機構破產之賠付期間:	7 working days⁴ 7 個工作日⁴	
Currency of reimbursement: 賠付貨幣:	Euro 歐元	
Contact: 聯絡資訊:	Entschädigungseinrichtung deutscher Banken GmbH Burgstraße 28 10178 Berlin Germany Telephone 電話:+49 (0)30 59 00 11 960 Email 電子信箱:info@edb-banken.de	Postal address: 郵政地址: Postfach 11 04 48 10834 Berlin
More information: 有關更多之資訊,請參見:	www.edb-banken.de	
Acknowledgement of receipt by the depositor: 存款人簽名以確認收到此文件:	not required 不需要	

Deutsche Bank Aktiengesellschaft

德商德意志銀行 股份有限公司



Additional information

其他資訊

¹Your deposit is covered by a statutory Deposit Guarantee Scheme and a contractual Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would in any case be repaid up to EUR 100 000.

1台端之存款係受法定存款保障計畫及契約型存款保障計畫所保障。倘台端之信用機構發生無力償債之情事者,台端之存款之償付金額最高為 100,000 歐元。

²If 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 at maximum EUR 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 EUR 90 000 and a current account with EUR 20 000, he or she will only be repaid EUR 100 000.

²如因信用機構無法履行其財務義務導致存款人無法取回其存款時,將由存款保障計畫對該等存款人進行償付。此一償付範圍係以在每一信用機構最高為 100,000 歐元 為其上限。此點意指在同一信用機構之所有存款均將累計計算,以確定保障程度。舉例言之,如一存款人所持有之儲蓄存款帳戶金額為 90,000 歐元,活期存款帳戶 金額為 20,000 歐元,則該存款人將僅取得 100,000 歐元之償付金額。

³In case of joint accounts, the limit of EUR 100 000 applies to each depositor.

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 EUR 100 000.

In the cases listed in Section 8 (2) to (4) of the German Deposit Guarantee Act (Einlagensicherungsgesetz), deposits are protected above EUR 100 000. More information can be obtained from the website of Entschädigungseinrichtung deutscher Banken GmbH at www.edb-banken.de.

3倘為聯名帳戶者,100,000歐元之限額規定對每一存款人均有適用。

如有兩名或多名以上之人士以作為不具備法人格之商業合夥、協會或具有類似性質之團體之會員身分而對任一帳戶下之存款享有權利時,為計算 100,000 歐元之限額目的,該等存款將予以合計並視為如同單一存款人之存款。

如為德國存款保障法 (Einlagensicherungsgesetz) 第 8 條第 (2) 款至第 (4) 款規定所列之情形者,則存款將受到 100,000 歐元以上之保障。更多資訊可於德國民營銀行法定賠償機構 (Entschädigungseinrichtung deutscher Banken GmbH) 網站 (www.edb-banken.de) 取得。

⁴Reimbursement

The responsible Deposit Guarantee Scheme is:

⁴賠付

負責辦理賠付之存款保障計畫為:

Entschädigungseinrichtung deutscher Banken GmbH Burgstraße 28 Postal address 郵政地址: 10178 Berlin Postfach 11 04 48 Germany 10834 Berlin

Telephone 電話: +49 (0)30 59 00 11 960 Email 電子信箱: info@edb-banken.de

www.edb-banken.de

It will repay your deposits (up to EUR 100 000) within 7 working days – at the latest.

該機構將最遲於7個工作日內辦理該等賠付(最高為100,000歐元)。

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. More information can be obtained from the website of Entschädigungseinrichtung deutscher Banken GmbH at www.edb-banken.de.

由於在特定期限經過後台端可能不得再請求賠付,因此,台端如未於此期限內受到償付者,台端應向存款保障計畫洽詢。更多資訊可於德國民營銀行法定賠償機構 (Entschädigungseinrichtung deutscher Banken GmbH) 網站 (www.edb-banken.de) 取得。

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

其他重要資訊

原則上,所有散戶存款人及企業均受存款保障計畫之保障。負責辦理賠付之存款保障計畫的網站上提供了例外不受保障之特定存款項目之相關說明。台端之信用機構 於經請求時,亦將告知台端有關特定商品是否受保障之資訊。如存款係受計畫所保障者,信用機構亦應於帳戶對帳單上加以確認。