



**Фонд  
защиты  
вкладчиков**

# **A Guide for Depositors**

from the Crimean  
Federal  
District (CFD)



**Tips for Getting Back  
Deposits of Up to  
700,000 Rubles**

Effective  
from 02 April 2014  
to 01 January 2015

To protect the interests of depositors, including individual entrepreneurs, who are customers of banks holding a licence issued by the National Bank of Ukraine as of 16 March 2014 and operating in the territory of the CFD, a **Depositor Protection Fund** was established in accordance with law.

## **What is the Amount of the Compensatory Payment and the Procedure for Getting It?**

The compensation is paid for deposits that were placed with banks before 02 April 2014. It amounts to 100 per cent of the balance of such deposits but no more than the equivalent of 700,000 rubles in total per depositor per bank. The amount of the depositor's claims designated in hryvnias or another foreign currency will be determined in the currency of the Russian Federation at the exchange rate set by the Bank of Russia as of 18 March 2014. For your information, the exchange rate of the hryvnia is 3.8 Russian rubles.

The right to get the compensation is vested in individuals, including those carrying on entrepreneurial activities without forming a legal entity, who have a place of residence in the territory of the CFD.

**The rights (claims) acquired by the Fund do not include rights (claims) in respect of money:**

- placed into lawyers', notaries' and other individuals' bank accounts (deposits) if such accounts (deposits) were opened for carrying on the professional activities provided for by the federal law;
- placed by individuals into anonymous bank accounts;
- transferred by individuals to banks for asset management purposes; and
- that is e-money (money for which no bank account was opened).

If a structural division of a bank terminates its activities, the Fund will acquire rights (claims) in respect of the deposits and make compensatory payments.

## How Can You Get the Compensatory Payment?

1. The Fund's proposal to acquire rights (claims) in respect of the deposits will be published in the Bank of Russia Publications and the newspapers "Krymskie Izvestia", "Krymskaya Pravda", "Sevastopolskie Izvestia", "Slava Sevastopolya" and at the Fund's website.
2. Within a month after the day when the Fund's proposal is published the depositor may submit the following documents at application acceptance locations:
  - an application containing a consent to the acquisition of the rights (claims);
  - identity documents;
  - original documents supporting the claims of the depositor (or an heir of the deceased depositor) against the bank;
  - the registration (identity) number of the taxpayer registration card; and
  - any other documents supporting his or her rights (claims) in respect of the deposits.

If the application is filed by the depositor's representative, the latter will also submit a notarized power of attorney.

**The decision on whether to satisfy the application will be made by the Fund within 10 business days after the date of application receipt, if the Fund has sufficient information for making the decision. The applicant will be informed of the decision by telephone or e-mail.**

3. After the Fund makes a positive decision, the applicant will go to the bank authorized by the Fund, sign a contract on an assignment of the rights (claims) in respect of the deposits and a bank deposit (account) contract.
4. Then the applicant will be paid the compensation to his or her bank deposit (account).

## What Can Depositors Do If Their Deposits Exceed the Equivalent of 700,000 Rubles?

The depositor has the right to instruct the Fund to represent him or her to collect money in excess of 700,000 rubles from the bank or the right to collect the money on his or her own.

### Where Can You Get Information?

Telephone the Fund's hotline at

**0-800-50-77-44**

or visit the Fund's website at

**[www.fzvklad.ru](http://www.fzvklad.ru)**



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