



DEPOSIT
INSURANCE
AGENCY

NOTICE

ON THE DATE OF COMMENCEMENT OF INSURED DEPOSIT PAYOUT TO DEPOSITORS OF UNIVERZAL BANKA AD. BEOGRAD

As from 04 February 2014 the Deposit Insurance Agency, via business network of the Banka Postanska Stedionica a.d Beograd as a payout bank, shall start the payout of insured deposits to depositors of the Univerzal banka a.d. Beograd, given that the National Bank of Serbia revoked the operating license of that bank on 31 January 2014 and that the Commercial Court of Belgrade rendered the decision on opening of the bankruptcy proceedings against the said bank on 03 February 2014. The deposit payout up to the coverage level of EUR 50,000.00 for their total savings shall be made in favor of the depositors whose deposits are insured in line with the Deposit Insurance Law (increased by pertaining interest) and decreased by the amount of their due liabilities towards the bank in bankruptcy.

The depositors whose deposits are deemed insured are:

- Individuals (residents and non-residents);
- Entrepreneurs (residents);
- Micro legal entities (residents);
- Small legal entities (residents), and
- Medium-sized legal entities (residents).

The payout of insured amount of deposits shall be made in RSD for RSD deposits, and for deposits in foreign currency it shall be made in EUR. The payout for deposits in other foreign currencies shall be also made in EUR, and the calculation shall be made in line with the rate of that currency to EUR as at the day of opening of the bankruptcy proceedings by the court. The net amount of a deposit shall be paid out to depositors, i.e. the amount reduced by their total liabilities to Univerzal banka, which were due up to 03 February 2014 inclusive.

If the depositors have claims based on deposits above EUR 50,000.00, they will have to file the claim regarding the difference up to the full amount of their deposit against the bankruptcy estate of Univerzal banka a.d. Beograd via the Commercial Court of Belgrade within 60 days (general deadline 120 days) from the day of announcement of the court decision on opening of the bankruptcy proceedings in the Official Gazette of the Republic of Serbia.

The list of all payout branches and sub-branches of the payout bank (Banka Postanska Stedionica) shall be published on the web sites of the Deposit Insurance Agency (www.aod.rs) and the payout bank – Banka Postanska Stedionica (www.posted.co.rs), and each of the designated branches and sub-branches is obliged to perform the payout on request of all above-mentioned categories of depositors.

In order to exert its right to be reimbursed on the basis of insured deposits, a depositor shall have to submit the ID documents along with the request for payment, and the document and a copy of the document proving the validity of its claim, i.e.:



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- The cash deposit contract;
- The savings deposit contract;
- The current account contract;
- The savings book;
- The current account card of RSD or foreign currency account,
- The decision on inheritance
- Any other valid document based on which a depositor had its deposit available in the period before the NBS made the decision to revoke the bank's operating license.

For all other information and possible complaints regarding the level of determined insured amount of a deposit, the depositors may contact the following telephone numbers and addresses:

- Deposit Insurance Agency: Knez Mihailova 2 , Beograd, telephone numbers: +381 11 2075 105, +381 11 2075 126, +381 11 2075 102, and +381 11 2075 119, or email: deposit@aod.rs, info@aod.rs, reklamacijeubb@aod.rs, or
- Banka Postanska Stedionica a.d. Beograd, telephone numbers: for deposits of individuals: +381 11 20 22 777; for deposits of individuals and entrepreneurs +381 11/20 22 659; for deposits of legal entities: +381 11 20 22 653.

The depositors may find the addresses, telephone numbers and the information on opening hours of branches and sub-branches of the Banka Postanska Stedionica a.d. Beograd on the following web sites: www.aod.rs, www.posted.co.rs, or in any branch or sub-branch of Banka Postanska Stedionica.

The numbers of the accounts to which the liabilities due to Univerzal banka a.d. Beograd may be paid and the information on contact persons shall be available on the web site of Univerzal banka (www.ubbad.rs). The information on takeover of the contents of safes held with Univerzal banka shall be published in the following days.