

## WHAT FITD DOES

FITD reimburses deposits in the event of liquidation of a bank up to 100,000 euro per depositor.

There are no additional costs for the depositor.

### We protect:

- Current accounts
- Term deposits
- Certificates of deposits
- Banker's drafts
- Prepaid cards if linked to an IBAN code

### We do not protect:

- Shares, bonds, and repurchase agreements issued by the liquidated bank



### Fondo interbancario di Tutela dei Depositi

Via del Plebiscito, 102  
00186 Roma



## YOUR DEPOSITS ARE PROTECTED

Here's how!

[WWW.FITD.IT](http://WWW.FITD.IT)



# The Fondo Interbancario di Tutela dei Depositi (FITD) **PROTECTS YOUR DEPOSITS**

## What is FITD?

The FITD is a consortium of Italian banks. Member banks make available the financial resources necessary for the interventions.

## How much can FITD reimburse a depositor?

**FITD compensates up to 100,000 euro** per depositor, per bank, even if banks belong to the same group.

## Are the interests on my deposits reimbursed, too?

Interests are included as part of the overall reimbursement limit of 100,000 euro.

### EXAMPLE:

A depositor with 80,000 euro in the account and 5,000 euro in accrued interests, will be reimbursed for 85,000 euro.

## What if I have multiple accounts in the same bank?

If a depositor has multiple accounts in the same bank, they are summed up to the reimbursement limit of 100,000 euro.

## What if I have a joint account?

**Joint accounts** are reimbursed to each holder in equal parts up to 100,000 euro each.

### EXAMPLE:

for a 100,000-euro joint account held by two people, each depositor would receive 50,000 euro. For a 300,000-euro joint account, each depositor would receive 100,000 euro.

## When can I be reimbursed?

FITD reimburses depositors only when the bank undergoes compulsory administrative liquidation.

## How long does it take for my deposits to be reimbursed?

Reimbursement takes place in seven working days from the start of the bank's liquidation procedure.

There is no need for any formal reimbursement requests.

FITD directly starts the reimbursement procedure through an agent bank at no additional costs for depositors.

For more information visit: [www.fitd.it](http://www.fitd.it)

