



Deposit Protection

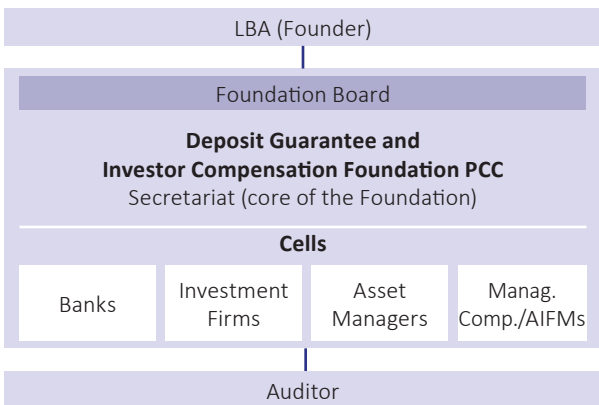
Information to clients of Liechtenstein Banks

About us

The Deposit Guarantee and Investor Compensation Foundation PCC (EAS) is an autonomous foundation registered in the Commercial Register in the form of a protected cell company (PCC).

Established in 2001 by the Liechtenstein Bankers Association (LBA), the foundation forms together with the cell participants a statutory protection scheme according to Article 4 of the Deposit Guarantee and Investor Compensation Act (EAG). Its purpose is to guarantee covered deposits and to compensate covered investor claims at banks and other financial service providers participating in the protection scheme.

The foundation is composed of a core and four cells:



As a combined protection scheme, we protect clients of Liechtenstein banks and other financial service providers in a crisis (insolvency, bankruptcy), thereby safeguarding confidence in the Liechtenstein financial centre and promoting the stability of the financial system.

The Deposit Protection

The purpose of the Deposit Protection is to grant limited coverage for deposits with banks, that are due according to the statutory and contractual conditions applicable to them, but whose repayment cannot be made as a result of circumstances related to the financial situation of the bank (bankruptcy) or for other statutory reasons ('payout event' according to Article 7 EAG).

Key features of the deposit guarantee scheme are briefly summarised in the following table:

Key features	
EAS cell	Banks (deposit protection fund)
Max. coverage	CHF 100,000 per depositor
Depositors	Individual clients, commercial enterprises, associations, foundations etc.
Deposits	Account balances of all kinds as well as call and time deposits (regardless of currency)
Repayment	Bank transfer in CHF within seven working days*

*From year 2026, before ten working days

Depositor Information Factsheet for clients

Further information on the EAS Deposit Guarantee Scheme can be found in the comprehensive depositor information factsheet in German, English, French and Italian on our website (www.eas-liechtenstein.li).

Frequently asked questions (FAQ)

When does the Deposit Protection come into effect?

The Deposit Guarantee Scheme will only come into effect when the Liechtenstein Financial Market Authority (FMA) or a Liechtenstein court has formally declared a payout event in accordance with Article 7 EAG and has informed the EAS accordingly.

Am I entitled to claim repayment from EAS?

With the exception of companies in the financial services sector and public authorities, generally all accounts of individual persons and legal entities which, as clients, have credit balances with a licensed bank in Liechtenstein are eligible for repayment. It does not matter what nationality the client is or in which country he/she/it is domiciled or has the registered office.

What coverage do foundations and similar legal arrangements benefit from?

Credit balances held by foundations and similar legal arrangements with independent legal personality are granted the same coverage as an individual client, irrespective of the number of beneficial owners. Legal arrangements in the form of trusts are treated like foundations.

Which account balances are covered?

Credit balances in the form of private, savings, investment, salary, deposit and current accounts as well as call and fixed-term deposits up to a maximum coverage amount of CHF 100,000 per client, regardless of the currency or number of accounts in which they are held. The total claim, including accrued interest, will be converted into Swiss francs for the repayment.

The maximum coverage amount (cap) of CHF 100,000 applies per bank.

Are credit balances at foreign branches also covered?

Credit balances kept with a dependent branch in an EU/EEA member state are also covered. Credit balances kept with a branch in a third country (e.g. Switzerland, Great Britain) are not covered by EAS.

What are the rules for a joint account?

The deposit protection grants individual coverage for repayment claims up to the applicable coverage amount (cap) for each entitled client. For joint accounts, the respective share of the individual client is authoritative for the determination of the repayment claim. Unless special provisions apply, the eligible repayment claim will be attributed to the individual clients in equal shares.

What do I have to do to receive my statutory repayment?

As of the occurrence of the payout event, EAS will pay out duly verified repayment claims within the statutory time limits by electronic bank transfer in Swiss francs. Repayment claims have not to be filed. It is required that the client has specified to EAS relevant bank account information in time for the electronic bank transfer. EAS will inform clients in writing about the occurrence of the payout event and provide the necessary registration form.

Any information received on clients and their accounts will be treated strictly confidential by EAS Liechtenstein, taking account of banking secrecy and data protection.

About this leaflet

This leaflet is intended to provide a brief introduction to the EAS' Deposit Guarantee Scheme and is not a substitute for the actual wording of applicable legal provisions.

The information which is provided in this leaflet is complementary to any information which your bank provides you when you open an account relationship and is not intended to constitute legal or financial advice.

For further information or questions / answers please visit our website www.eas-liechtenstein.li or contact us.

Publisher

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