



Deutsche Bank Privat- und Geschäftskunden AG

Alter Wall 53
20457 Hamburg

www.deutsche-bank.de/start

Opening a bank account/blocked account for foreign students

Dear Sirs

Choosing to open an account with Deutsche Bank is a good decision. Thank you for the trust you have placed in our bank.

To complete the account-opening process, please carry out the following:

Please fill in the attached form "Opening of a bank account/blocked account for foreign students" exclusively via PC and in doing so, take particular note of the following:

- You must provide your home address and e-mail address.
- Print out two copies of the application form (one of the copies is for your records).
- The application form to open an account must be signed in the presence of an embassy official.
- Hand in the completed application form to the German embassy in person. Please also bring along your passport and, if available, a letter of confirmation (copy) from your university/language school.

The embassy will certify the application form to open an account and the copy of your passport.

The German embassy, or you personally, then sends all of the documents that you have signed (the certified copy of your official identification, the certified application form to open an account and where available, the letter of confirmation from your university/language school) to the following address:

Deutsche Bank
Privat- und Geschäftskunden AG
Alter Wall 53
20457 Hamburg
Germany

You can withdraw your consent to the use of your address information by the bank for the purposes of sending advertising and information material at any time.

Chairman of the Supervisory Board: Christian Sewing
Management Board: Wilhelm von Haller (Spokesman), Rainer Burmester, Alp Dalkilic, Joachim von Plotho
Deutsche Bank Privat- und Geschäftskunden Aktiengesellschaft domiciled in Frankfurt am Main, HRB Nr. 47 141, Frankfurt am Main Local Court, VAT ID Number: DE 811 907 980
Deutsche Bank Group website: www.deutsche-bank.de



What happens then:

Once we have received the documents, we will check that they are complete and have been filled in correctly before opening the account for you.

Once the account-opening process has been completed, we will inform you of your account number and IBAN code in an e-mail which will be sent to the address you provided in your application form.

As soon as you have received your account number, you can transfer the mandatory minimum balance to your account, which is specified in the supplementary form. Please bear in mind the charges and payment transfer fees your principal bank invoices for this service. You may, of course, transfer amounts that are greater than the minimum amount stated. Once the money has been credited to your Deutsche Bank account, we will notify the embassy and if requested, also you, that the balance has been received. **Please note that we are unable to accept any payments by cheque.**

Once you have arrived in Germany, please visit us at one of Deutsche Bank's branch, where a member of staff will help you to complete the service order. Please note that **without this service order, your account will remain blocked** (this means that any transfers or direct debits submitted previously will not be processed).

Should you not be issued with a visa to enter Germany, we require the **following documents** to carry out the reversal transfer:

- Lifting of the block on the account by the beneficiary of the blocking notice, or
- A certificate issued by the consulate stating that your visa application has been denied, and
- An order, signed by you personally, to close your account (including the details of the bank account to which the money should be transferred)

Please send the **original** versions of the documents (not by e-mail or fax) to the address in Germany indicated in the letterhead.

Yours sincerely,

Deutsche Bank
Privat- und Geschäftskunden AG

Branch number Customer number BLZ

1 Personal details of account holder

Account holder Ms./Mrs. Mr. Title

First name/s

Surname

Maiden name

Date of birth Place of birth

Marital status Single Married, assessed jointly Other

Nationality

US Citizenship? Yes No Country of birth USA: Yes No

Profession S t u d e n t

Email

Registered address¹

Address supplement (e.g. c/o)

Street House no.

Postcode Town/city

Country

I am resident for tax purposes in Germany only.

I am resident for tax purposes in the following countries outside Germany:

Country <input type="text"/>	Tax ID number or equivalent personal identification number in this country <input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

2 Tax-relevant information

Bank account for private assets or Business or other investor²

Note on statutory VAT: VAT ID No.

For the fees charged for services, the cash account/securities account agreement, plus the account settlement/account statement, together form the invoice for VAT purposes. If no VAT is shown separately and no express reference is made to VAT being included in the invoiced amount, the services invoiced are bank or financial services exempt from VAT.

VAT ID No. for Deutsche Bank Privat- und Geschäftskunden AG, 60262 Frankfurt: DE811907980

3 German Anti-Money Laundering Act (GwG)

In accordance with the German Anti-Money Laundering Act (GwG), all customers are obliged to voluntarily and immediately notify the bank of changes which occur during the business relationship to their personal data or beneficial ownership to be determined pursuant to this Act (§ 4 (6) and § 6 (2) No. 1 Anti-Money Laundering Act).

Details on trustors and beneficial owners: I am acting for my own account.

4 Agreements

I would like to become a customer of Deutsche Bank Privat- und Geschäftskunden AG and acquire products under the customer number indicated above. The following agreements shall apply to the business relationship:

Inclusion of business conditions:
The business relationship is governed by the bank's General Business Conditions. In addition, special conditions apply for individual business relationships containing deviations from or supplements to the bank's General Business Conditions; these consist in particular of conditions for joint accounts, for the use of account statement printers, for cheques, for payment transfers, for direct debits, for permitted overdrafts, for Deutsche Bank debit cards, for savings accounts, for credit cards, for tax-related entries within the scope of the taxation of capital gains and special conditions for securities transactions. Copies of the individual sets of conditions can be obtained from the bank's branches or at www.deutsche-bank.de/start. These will be handed out or sent by post upon request.

¹Will also be the dispatch address unless agreed otherwise.

Current account agreement, accounting period:
The accounts are kept as ongoing current accounts, unless a deviating regulation exists. Unless otherwise agreed, the bank issues a periodic account balance statement for current accounts at the end of each quarter. The legal effects of a periodic account balance statement and the duties to examine its contents and, where applicable, to raise objections are regulated in Section 7 of the General Business Conditions.

Cash account and securities account notifications:
Unless otherwise agreed, all accounts opened under the customer master number specified above are designated for the account statement printer. Any notifications which cannot be retrieved using the account statement printer will be sent to the dispatch address agreed above.

Branch number

Customer number

BLZ

5 Declarations of consent

Consent to transfer data to SCHUFA (German General Credit Protection Agency) (applies to current accounts only)

I hereby authorize the bank to report data relating to this account relationship (account application, operation and closing) to SCHUFA Holding AG, Kormoranweg 5, 65201 Wiesbaden.

Irrespective of this, the bank will also pass on to SCHUFA details of outstanding claims I have failed to repay on time. Pursuant to § 28a (1) sentence 1 of the Federal Data Protection Act (BDSG) this is permissible in cases where I have failed to repay an obligation as and when due, and provided that filing such a report is required to safeguard the justified interests of the bank or third parties, and

- the claim is enforceable or has been explicitly recognized by me, or
- if I have received at least two written reminders following the due date of the claim and the bank has informed me in advance - but at the earliest with the first written reminder - that a report of this kind will be made after a minimum period of four weeks, and I have not contested the claim, or
- if the contractual relationship underlying the claim can be terminated by the bank without notice for reason of payment arrears, and the bank has informed me that it plans to report this.

In addition, the bank will also file a report to SCHUFA on any other failure to meet contractual obligations (including account misuse, credit card abuse or other fraudulent activity). Pursuant to § 28 (2) of the Federal Data Protection Act (BDSG) such reports may only be made to the extent required to safeguard the justified interests of the bank or third parties, and provided there is no reason to assume that these considerations are overridden by the legitimate interest of party in question to preclude such a report.

To this extent, I release the bank from its obligation to maintain banking secrecy.

SCHUFA records and processes the data it receives. SCHUFA uses its database, for instance, to compute a probability rating for the purpose of assessing of credit risk (score process). SCHUFA forwards data received to its contracting partners in the European Economic Area and Switzerland to enable them to assess the creditworthiness of natural persons. Contractual partners of SCHUFA consist of companies which bear a risk of financial default in connection with services rendered or goods delivered (especially banks, credit card companies and leasing firms, but also enterprises such as rental firms, trading and telecommunications companies, energy suppliers, insurance firms and collection agencies). SCHUFA will make personal data available only if the potential recipient can prove to their satisfaction in each specific case that it has a legitimate reason to obtain said data, and only after giving due consideration to the interests of all parties concerned. For this reason the scope of data provided can vary depending on the type of contracting partner involved. In addition, SCHUFA may use the data to verify the identity and age of persons in response to a request made by a contracting partner, such as an internet-based service provider.

I may request a report from SCHUFA regarding stored data relating to my person. Further information on the SCHUFA reporting and scoring process can be obtained at www.meine-schufa.de. The postal address for SCHUFA is:

SCHUFA Holding AG, Privatkunden ServiceCenter,
Postfach 10 34 41, 50474 Köln.

Declaration of consent on the forwarding of personal information

Deutsche Bank Privat- und Geschäftskunden AG, Deutsche Bank AG and Servicegesellschaft der Deutschen Bank Privat- und Geschäftskunden mbH - referred to together as "Partners" - as well as the independent financial advisor at the Branch where my account is held, work together to provide me with comprehensive customer advice and support. I can obtain the name of the financial adviser from the notice in the Branch or through periodic notifications in my account statement.

In order for me to be comprehensively advised and supported on all banking and financial services, e.g. construction finance, loan or investment products by Deutsche Bank Privat- und Geschäftskunden AG as well as the other partners and the financial adviser responsible in each respective case, I hereby consent to permit Deutsche Bank Privat- und Geschäftskunden AG to forward or provide my personal details to the above for electronic retrieval purposes. Provided they are required for advisory and support purposes,

I hereby declare my consent that the information may also be forwarded to future partners within Deutsche Bank Group in Germany. I will be informed of this separately in writing and promptly so that I may withdraw my consent before the information is forwarded.

To this extent, I also hereby release Deutsche Bank Privat- und Geschäftskunden AG from its obligation to maintain banking secrecy. Signing this declaration is voluntary and may be revoked at any time without affecting the contractual business relationship.

as well as for discretionary portfolio management, the following details may be forwarded:

- Personal information (name, address, date of birth, marital status, profession and similar data)
- Cash and securities account information (in particular account/securities account overviews/turnover, product agreements/layouts, e.g. loans, conditions, payment transfer agreements, telephone/online banking, authorized representatives or similar)
- Creditworthiness and financial and asset information (in particular, income, financial circumstances, investment goals, investment experience, advisory requests or similar)
- Agreements (conclusion/layout/conditions) which are forwarded to other companies (e.g. Zurich Deutscher Herold Lebensversicherung AG for insurance contracts, GEFA-Leasing GmbH for leasing agreements)

Declaration of consent for the forwarding of personal information to public authorities in the home country, foreign resident authorities and representations of Deutsche Bank

I declare my consent for Deutsche Bank Privat- und Geschäftskunden AG to forward any required information in connection with my stipend/visa to the relevant authorities, foreign resident authorities and representations of Deutsche Bank relating to the blocked account hereby applied for via fax and/or email. I hereby release Deutsche Bank Privat- und Geschäftskunden

AG from its obligation to maintain banking secrecy to the necessary extent.

This declaration is voluntary and may be revoked at any time without affecting the business relationship.

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5 Declarations of consent (continued)

Notice pursuant to data protection law on the processing and use of your personal data:

The Bank uses and processes the personal data it collects in relation to you for the purposes of advertising as well as market and opinion research. You may withdraw your consent to the processing and use of your personal data for these purposes at any time.

Notice pursuant to data protection law on FATCA and the Common Reporting Standard:

Please be advised that, with this form, we collect data pursuant to Sections 5 and 8 of the FATCA-USA-regulation and pursuant to the "Act for automatic exchange of information on financial accounts in tax matters". We will process the data and may report it to the German Federal Tax Agency. In particular, account balances, account numbers, and tax identification numbers may be reported. Data collected hereby may be forwarded to foreign tax authorities by the German Federal Tax Agency. We thereby comply with our obligations under the "Agreement between the Federal Republic of Germany and the United States of America to Improve International Tax Compliance with respect to the United States Information and Reporting Provisions commonly known as the Foreign Account Tax Compliance Act" and the global "Common Reporting Standard" as well as the related international conventions and national implementation law. Accounts for which self certifications are refused to be provided may be reported to the Federal Tax Agency as "undocumented."

6 Automatic exchange of information on church tax

As of 1 January 2015, banks are legally obliged to inform you about the impending exchange of information on church tax. We automatically deduct church tax on the flat-rate withholding tax and pay it to tax office for members of religious communities that collect taxes. However, this applies only if your capital gains exceed the tax-free saver's allowance (single: €801, jointly assessed: €1,602) or if you have not issued us with an exemption order for capital gains tax. Church tax is charged at 8 percent in Baden-Württemberg and Bavaria, and at 9 percent in all other federal states, as a surcharge on the capital gains tax rate of 25 percent. Capital gains have always been subject to church tax as part of income, and as such, this is not a new tax.

In order to deduct church tax, we are legally obliged to request information from the Federal Tax Office on your religious affiliation in the form of an encrypted code. The church tax deduction attribute (Kirchensteuerabzugsmerkmal – KiStAM) provides information on your affiliation with a religious community that collects taxes and the rate of church tax that applies in your case. This request is made once a year between 1 September and 31 October. Your obligation to pay church tax on capital gains is then met in full. No further disclosures are specified in your tax return.

If you do not want the Federal Tax Office to transmit your church tax data in encrypted form, you may issue an objection to the transmission of the data by 30 June each year. Please forward your objection in this regard to the Federal Tax Office directly. The official form to do this can be found on www.formulare-bfinv.de. It is called "Erklärung zum Sperrvermerk" (declaration of a blocking notice) and can be accessed by en-

tering the key word "Kirchensteuer" (church tax) in the search field. The Federal Tax Office will then block the transmission of your church tax deduction attribute to banks. Should you have already have issued an objection to the transmission of this data, you do not need to do so again. An objection continues to apply until it is revoked. Accordingly, we will not deduct and pay church tax for you. The Federal Tax Office will notify your tax office about the objection. Church members will be requested by their tax office to submit a tax return for the collection of church tax on the flat-rate withholding tax.

The legal basis for this procedure is set out in section 51a (2c) and (2e) of the German Income Tax Act (Einkommensteuergesetz) and in the federal states' church tax laws.

Further information can be obtained from the Federal Central Tax Office (Bundeszentralamt für Steuern, Arbeitsbereich Kirchensteuerabzug), 11055 Berlin, on the webpage www.bzst.de or by calling 0228/406-1240.

Supplementary note in connection with setting up a client relationship: In this case, your church tax data will be requested approximately three months after the client relationship has commenced. The data reported to us by the Federal Tax Office are taken into account for the current year. You have the possibility to issue an objection to the Federal Tax Office regarding the transmission of your religious affiliation data in this case as well. In order for the Federal Tax Office to take this objection into account, it must be submitted to the Federal Tax Office at the latest one month after a new bank account is opened.

7 Initial product contracts

I hereby apply for the following products. If I cease to use these products in future, the agreements relating to the opening of a bank account (1 to 5) remain in force.

The Young Account

No monthly fee

If possible please allocate the account to a branch close to my place of study.

My university/language school is called:

And is located in (specify place):

I hereby enter into the following agreement with you in respect of this blocked account:

A credit balance of € 8,040.00 * / €* ("blocked balance") is blocked for the benefit of the regional body under

public law to which the foreign resident authority responsible for the account holder's current place of residence in Germany, or last place of residence if he/she has moved out of the territory of the Federal Republic of Germany, is attributable ("blocked account beneficiary"), represented by this foreign resident authority. If further balances are paid into the account, the blocking agreement does not apply to any balances in excess of the blocked balance.

As regards the blocked account beneficiary, the block shall only take effect after the full blocked balance is paid into the blocked account.

After the blocked balance has been paid in in full, the account holder may freely dispose over the blocked balance up to a monthly sum of € 670.00* / €* per month without the consent of the blocked account beneficiary, with the exception of the

basic sum specified in further detail below. If the full disposal amount is not fully utilised in the respective month, this increases the free right of disposition in the following months by a corresponding amount (accumulation).

*If a different figure is specified, then the specified figure applies. If no different figure is specified, the prescribed default amount applies in all cases.

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7 Initial product contracts (continued)

Dispositions above a sum of € 0.00* / €* ("basic sum") from the blocked balance are only possible with the special agreement of the blocked beneficiary.

Where a blocked account is opened for the first time, the first disposition over the blocked balance requires a special service contract to be signed by the account holder in a branch of the bank in Germany.

In addition, dispositions over the blocked account are only possible with the consent of the blocked account beneficiary. Dispositions over any balance in excess of the blocked balance – after deduction of the freely disposable sums – are excluded from this provision.

As soon as the blocked balance has been fully disposed of pursuant to this agreement, the block expires. Otherwise the block only expires if the bank is provided with an express written approval from the blocked account beneficiary.

This agreement to block the aforementioned balance is subject to the condition subsequent of the presentation of a consular certification of the rejection notice of the account holder's visa application. In the event that the condition subsequent occurs, the account holder may dispose over his/her balance via a transfer instruction and is required to close the account as soon as possible.

A fee of € 50.00 shall be billed for the first registration and each extension of the blocking agreement which the bank is entitled to charge to the blocked account.

Deutsche Bank Card – Young Account with PIN (personal identification number)
Card and PIN should only be sent to the account holder after his/her entry to Germany and to the address then specified by him/her.

Minors may be issued with a Deutsche Bank Card for the Young Account if rights of disposal have been granted.

The transaction limit of the card is € 300 per day and € 600 over seven days.

8 Electronic payment channels

Online banking Registration of my accounts and any securities for Deutsche Bank OnlineBanking for use by the account holder. Access is facilitated by the PIN/TAN process: a daily transaction limit of € 2,500 will be applied for.

The PIN and TAN shall only be activated and issued after the account holder has entered Germany and to the address then specified by him/her.

The terms and conditions for the access to the bank via electronic media, for the waiver of printed account statements and for the Electronic Broking Service (EBS) apply.

9 Special notes on the immediate performance of the contract

I declare my express consent for the bank to commence performance of this contract on acceptance of my application for the contract to be concluded but before expiry of the cancellation period.

10 Signatures

Date Town/city



Signature of account holder

11 Notice regarding the scope of the Deposit Protection Fund

The bank is a member of the Deposit Protection Fund of the Association of German Banks (Einlagensicherungsfonds des Bundesverbandes deutscher Banken e.V.) and the Compensation Scheme of German Banks (Entschädigungseinrichtung deutscher Banken GmbH). This covers all liabilities that must be reported on the balance sheet under "Liabilities to customers". Among these are demand, term and savings deposits, including registered savings certificates. The protection limit for each creditor amounts to 20% of the bank's liable capital relevant for deposit protection until December 31, 2019, 15% until December 31, 2024 and 8.75% as of January 1, 2025. The new protection limits apply as of the key dates specified above for deposits formed or extended after December 31, 2011, irrespective of the date on which the deposit was formed. The old protection limits apply to all deposits formed before December 31, 2011 up to when the deposit matures or the next

possible date of termination. The bank will notify the customer of the respective deposit protection limit upon request. It can also be found on the internet at www.bankenverband.de. Liabilities in respect of which the bank has issued bearer instruments, e.g. bearer bonds and bearer certificates of deposit as well as liabilities to banks are not covered by this protection.

Protection of claims arising out of dealings in securities:

If, contrary to its duty, the bank is unable to return securities to the customer, alongside the bank's liability in the event of a claim for damages, recourse can also be made to the Entschädigungseinrichtung deutscher Banken GmbH (Compensation Scheme of German Banks). The claim against the Compensation Scheme is limited to 90% of the value of these securities, but not more than the equivalent of € 20,000.

I have been instructed that there is no protection by the Deposit Protection Fund for bearer securities issued by the bank.



Signature of account holder

Branch number Customer number BLZ

12 Confirmation of receipt

I have received a copy of

- the information about account and online banking including the information on cancellation rights,
- the account opening application "Eröffnung einer Bankverbindung für ausländische Studenten" (opening an account for foreign students),
- the General Terms and Conditions and the conditions for the use of account statement printers, for cheques,

for payment transfers, for permitted overdrafts, for payments by direct debit, for Deutsche Bank debit cards, for access to the bank via electronic media, for the Electronic Broking Service (EBS).

Date Town/city



Signature of account holder

13 Internal remarks (the following section is only filled out by the bank)

Type of document

No./reference

Issuing authority Issue date

Date

Stamp

Confirmation of accuracy of data (always required):

1st signature of employee of representation/branch (always required)

Neutral identity verification (always required):

2nd signature of employee of representation/branch (always required)

If only one legal representative, guardian or carer is named in this application, respective evidence of custody must be enclosed as a copy.

Send us the complete documentation signed by the customer, certified copy of passport/ID card, certified application to open account and, if available, a copy of the confirmation from the university/language school to the following address:

Deutsche Bank
Privat- und Geschäftskunden AG
Alter Wall 53
20457 Hamburg, Germany

Copy/-ies of passport/identity papers prepared
The documents enclosed correspond to the originals provided to me today.



Branch number | Customer number

Dear Customer,

With the following „Depositor Information Sheet“, we wish to inform you – pursuant to Section 23a (1) sentence 3 of the German Banking Act (Kreditwesengesetz, KWG) – about the **statutory Deposit Guarantee Scheme**. In addition, your deposits are covered by the **contractual Deposit Protection Fund (Einlagensicherungsfonds) of the Association of German Banks (Bundesverband deutscher Banken)**. Further details are available at www.bankenverband.de/einlagensicherung.

Depositor Information Sheet

Deposits at the Deutsche Bank Privat- und Geschäftskunden AG are protected by:	Entschädigungseinrichtung deutscher Banken GmbH ¹	
Limit of protection:	EUR 100 000 per depositor per credit institution ² The following trademark is part of your credit institution: Berliner Bank Niederlassung der Deutsche Bank Privat- und Geschäftskunden AG	
If you have more deposits at the same credit institution:	All your deposits at the same credit institution are ‘aggregated’ and the total is subject to the limit of EUR 100 000 ²	
If you have a joint account with other person(s):	The limit of EUR 100 000 applies to each depositor separately ³	
Reimbursement period in case of credit institution’s failure:	20 working days until 31 May 2016, 7 working days as of 1 June 2016 ⁴	
Currency of reimbursement:	euro	
Contact:	Entschädigungseinrichtung deutscher Banken GmbH Burgstraße 28 10178 Berlin GERMANY Telephone: +49 (0)30 59 00 11 960 Email: info@edb-banken.de	Postal address: Postfach 11 04 48 10834 Berlin GERMANY
More information:	www.edb-banken.de	

Acknowledgement of receipt by the depositor:

X

Additional information

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.

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.

This method will also be applied if a credit institution operates under different trademarks. The Deutsche Bank Privat- und Geschäftskunden AG also trades under the name Berliner Bank Niederlassung der Deutsche Bank Privat- und Geschäftskunden AG. This means that all deposits with one or more of these trademarks are in total covered up to EUR 100 000.

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 www.edb-banken.de.

⁴Reimbursement

The responsible Deposit Guarantee Scheme is:

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

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

It will repay your deposits (up to EUR 100 000) within 20 working days until 31 May 2016 and within, 7 working days as of 1 June 2016 – at the latest.

If you have not been repaid within these deadlines, 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 www.edb-banken.de.

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.