

Information sheet for the depositor

Basic information about the protection of deposit

Account Name:		Account No:	
---------------	--	-------------	--

Deposits with the European Depository Bank SA are protected by:	The Fonds de garantie des dépôts Luxembourg (FGDL)
Limit of protection:	100,000 Euro per depositor per credit institution ⁽²⁾
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 100,000 Euro ⁽²⁾
If you have a joint account with other person(s):	The limit of 100,000 Euro applies for each depositor separately ⁽³⁾
Reimbursement period in case of credit institution's failure:	7 working days ⁽⁴⁾
Currency of reimbursement:	Euro (EUR)
Contact:	Fonds de garantie des depots Luxembourg (FGDL) 283, route d'Arlon, L-1150 Luxembourg Postal address: L-2860 Luxembourg Phone: (+352) 26 25 1-1 Fax: (+352) 26 25 1-2601 Email: info@fgdl.lu
More information:	www.fgdl.lu
E-mail address(es) as contact detail in case of a failure:	
For Joint accounts (And-/Or-accounts): Splitting of assets among account holders	Equal splitting Disparate splitting (subsequent details):
Acknowledgement of receipt by the depositor: (Date/Signature)	

Additional information:

(1) Scheme responsible for the protection of your deposit.

(2) General Limit for protection

If 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 100,000 Euro per credit institution. This means all deposits held 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 90,000 Euro and a current account with 20,000 Euro, he or she will only be repaid 100,000 Euro.

In the cases referred to Article 171 (2) of the Law of 18th December 2015 on the failure of credit institutions and certain investment firms, deposits shall be protected in excess of 100,000 Euro; in this case deposits are covered up to a maximum of 2,500,000 Euro. Further information: www.fgdl.lu

(3) Limit of protection for joint accounts

In case of joint accounts, the limit of 100,000 Euro applies to each depositor.

However, deposits in an account to which two or more persons entitled as a member 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 100,000 Euro.

(4) Reimbursement

The responsible Deposit Guarantee Scheme is the Fonds de garantie des depots Luxembourg (FGDL), 283, route d'Arlon, L-1150 Luxembourg, Telephone number (+352) 26 25 1-1, Fax number (+352) 26 25 1-2601. E-mail info@fgdl.lu, Website www.fgdl.lu. It will repay your deposits (up to 100,000 Euro) within 7 working days.

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. Further information can be obtained under: www.fgdl.lu

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 account statement.