

INFORMATION ABOUT THE PROTECTION OF YOUR DEPOSITS

Deposits with BGL BNP Paribas are protected by	Fonds de garantie des dépôts Luxembourg (FGDL) ¹⁾
Protection limit	EUR 100,000 per depositor, per credit institution ²⁾
If you hold several deposits with the same credit institution	All your deposits with the same institution will be "aggregated" and the total is subject to a limit of EUR 100,000 ²⁾
If you hold a joint account with one or more other person(s)	The limit of EUR 100,000 applies to each depositor separately ³⁾
Reimbursement period if the credit institution defaults	7 business days ⁴⁾
Reimbursement currency	Euro
Contact	Fonds de garantie des dépôts Luxembourg (FGDL) 283, Route d'Arlon L-1150 Luxembourg Tel: (+352) 26 25 1-1 Fax: (+352) 26 25 1-2601 www.fgdl.lu
Find out more	www.fgdl.lu

¹⁾ System responsible for protecting your deposit

²⁾ General protection limit

If a deposit is unavailable because a credit institution is unable to meet its financial commitments, depositors are reimbursed by a deposit guarantee system. The reimbursement limit per credit institution is EUR 100,000. This means that all deposits with the same credit institution are added together to determine the coverage level. For example, if a depositor holds a savings account with a balance of EUR 90,000 and a current account with a balance of EUR 20,000, his or her reimbursement will be limited to EUR 100,000.

In the cases referred to in article 171, section 2 of the law of 18 December 2015 on default by credit institutions and certain investment companies, deposits are guaranteed above EUR 100,000, in which case they are guaranteed up to a limit of EUR 2,500,000. For more information visit www.fgdl.lu

³⁾ Protection limit for joint accounts

For joint accounts, the EUR 100,000 limit applies to each depositor separately.

Nevertheless, deposits in an account over which at least two people have rights as associates in a company or members of an association or any grouping of a similar nature, without legal personality, will be aggregated and treated as if they had been made by a single depositor, for the purpose of calculating the EUR 100,000 limit.

⁴⁾ Reimbursement

The competent deposit guarantee system is: the Luxembourg Deposit Guarantee Fund "Fonds de garantie des dépôts Luxembourg" (FGDL)

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It will reimburse your deposits (up to EUR 100,000) within a maximum of seven business days.

If you have not been reimbursed within that period, please contact the deposit guarantee system, because the period within which a reimbursement request can be presented may be limited. For more information, visit www.fgdl.lu

Other important information

In general, all depositors, both individuals and corporates, are covered by the deposit guarantee system. The exceptions applicable to certain deposits are indicated on the FGDL website. In addition, BGL BNP Paribas will inform you, on request, whether or not specific products are guaranteed. If a deposit is guaranteed, BGL BNP Paribas will also confirm that this is the case on the account statement.

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for a changing
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