

# INFORMATION ABOUT THE PROTECTION OF YOUR INVESTMENTS

<b>The protection of funds associated with investment transactions and instruments involving BGL BNP Paribas is provided by:</b>	The Système d'indemnisation des investisseurs Luxembourg (Luxembourg Investor Compensation Scheme, SILL) <sup>1)</sup> , managed and administered by the Conseil de protection des déposants et des investisseurs (Council for the Protection of Depositors and Investors, CPDI), which is a body within the Commission de Surveillance du Secteur Financier (Luxembourg Supervisory Authority, CSSF).
<b>Protection limit:</b>	EUR 20,000 or the foreign currency equivalent, per investor (natural person or legal entity) and per credit institution <sup>2)</sup> .
<b>If you hold several accounts with the same credit institution:</b>	The SILL covers the investment transactions of a single investor in their entirety up to the protection limit, regardless of the number of accounts held by the investor.
<b>Protection for joint transactions<sup>3)</sup>:</b>	The protection calculation reflects the proportion that is payable to each investor. Unless there are provisions to the contrary, claims are divided equally between the investors <sup>3)</sup> .
<b>Deadline for submitting a compensation claim if the credit institution defaults:</b>	10 years from the date of the CSSF finding <sup>4)</sup> or from the judgment <sup>4)</sup> by the Luxembourg District Court ruling in commercial matters, or from the date on which this finding or judgment is made public.
<b>Claim repayment deadline:</b>	Within three months of eligibility and the claim amount being established.
<b>Repayment currency:</b>	EUR
<b>Contact:</b>	Système d'indemnisation des investisseurs Luxembourg <sup>5)</sup> 283, route d'Arlon L-1150 Luxembourg Postal address: L-2860 Luxembourg Tel: (+352) 26 25 1-1
<b>Find out more:</b>	<a href="http://www.cssf.lu">www.cssf.lu</a>

## <sup>1)</sup> System responsible for protecting investors

The SILL provides protection for claims resulting from a bank's inability to:

- repay investors the monies they are owed or that belong to them and are held on their behalf in respect of an investment transaction; or
- return instruments belonging to investors, or administered or managed on their behalf in respect of investment transactions to investors, in accordance with the applicable legal and contractual conditions.

## <sup>2)</sup> Claims resulting from investment transactions excluded by protection of any kind under the SILL

Article 195, paragraph 2 of the law of 18 December 2015 on default by credit institutions and certain investment companies lists the claims resulting from investment transactions that are not entitled to SILL protection. For more information, visit [www.cssf.lu](http://www.cssf.lu)

## <sup>3)</sup> Protection limit for joint investment transactions

The term "joint investment transaction" refers to an investment transaction carried out on behalf of at least two people or over which at least two people have rights, and which may be carried out with the signature of at least one of these people.

Claims resulting from a joint investment transaction 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, may, for the purposes of calculating the protection limits, be grouped together and treated as though they result from an investment carried out by a single investor and are only entitled to one compensation payment by virtue of the investor protection.

## <sup>4)</sup> Starting point for compensation deadlines

A "CSSF finding" is established when, from the perspective of the CSSF, it becomes clear that the credit institution is unable to fulfil its obligations in respect of investors' claims and is unlikely to be able to do so in the near future.

This is a ruling announcing a payment extension or the liquidation of the credit institution

## <sup>5)</sup> Reimbursement

The competent investor compensation scheme is:  
Système d'indemnisation des investisseurs Luxembourg  
283, route d'Arlon, L-1150 Luxembourg  
Postal address: L-2860 Luxembourg  
Tel: (+352) 26 25 1-1

[www.cssf.lu](http://www.cssf.lu)

The repayment of claims resulting from a deposit within the meaning of article 163, point 6 of the law of 18 December 2015 on default by credit institutions and certain investment companies shall be ensured solely by the Fonds de garantie des dépôts Luxembourg (Luxembourg Deposit Guarantee Fund, FDGL). No claims may result in double compensation by virtue of the two schemes (FDGL and SILL).

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**The bank  
for a changing  
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