

Basic information on the protection of deposits

In accordance with the law of 18 December 2015 on resolution, reorganisation and liquidation measures for credit institutions and certain investment firms, as well as on deposit guarantee and investor compensation schemes, we are obliged to participate in the deposit guarantee scheme of the Luxembourg Deposit Guarantee Fund (Fonds de Garantie des Dépôts Luxembourg - FGDL) and an investor protection scheme, namely the Luxembourg Investor Compensation Scheme (Système d'Indemnisation des Investisseurs Luxembourg – SIIL).

1. Deposit guarantee

Below, you will find the general information form for the guarantee scheme covering your deposits with our Bank.

Deposits with Banque Internationale à Luxembourg are protected by:
Luxembourg Deposit Guarantee Fund ⁽¹⁾

Protection ceiling: EUR 100,000 per depositor, per credit institution ⁽²⁾

If you have several deposits with the same credit institution:

All your deposits with the same credit institution will be “aggregated” and a ceiling of EUR 100,000 will be applied to the total. ⁽²⁾

If you hold a joint account with one or more other people:

The EUR 100,000 ceiling will apply to each depositor separately. ⁽³⁾

Repayment deadline in the event of the credit institution's default: 7 (seven) business days ⁽⁴⁾

Repayment currency: EUR

Correspondent:

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283, route d'Arlon
L-1150 Luxembourg
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Find out more: www.fgdl.lu

Additional information:**(1) System for protecting your deposits****(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. This reimbursement is capped at EUR 100,000 per credit institution. This means that all deposits made with the same credit institution are added together to calculate the level of guarantee. For example, if a depositor has a savings account with a balance of EUR 90,000 and a current account with a balance of EUR 20,000, his or her repayment 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 defaults by credit institutions and certain investment companies, deposits are guaranteed above EUR 100,000, in which case they are guaranteed up to a ceiling of EUR 2,500,000.

(3) Protection limits for joint accounts

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

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 grouped together and treated as if they had been made by a single depositor, for the purpose of calculating the EUR 100,000 ceiling.

(4) Reimbursement

The competent deposit guarantee system is the Luxembourg Deposit Guarantee Fund (*Fonds de Garantie des Dépôts Luxembourg* – FGDL), 283, route d'Arlon, L-1150 Luxembourg, postal address: L-2860 Luxembourg, Tel. +352 26 25 1-1, Fax: +352 26 25 1-2601, info@fgdl.lu, www.fgdl.lu. It will reimburse your deposit (up to EUR 100,000) within a maximum of (7) seven business days.

If you have not been reimbursed within the abovementioned period of time, please contact the deposit guarantee system, since there may be a deadline for submitting reimbursement requests.

Additional important information:

In general, all depositors, whether they are retail or corporate clients, are covered by the deposit guarantee system (DGS). The exceptions applicable to certain deposits are listed on the website of the competent deposit guarantee system. Upon request, your credit institution will also inform you whether or not certain products are guaranteed. If a deposit is guaranteed, the credit institution will also confirm this on the account statement.

For more information on the FGDL, the deposit guarantee scheme or the associated eligibility criteria, please go to www.fgdl.lu

2. Protection of claims resulting from investment transactions

In accordance with the aforementioned law of 18 December 2015, claims resulting from a credit institution's inability to reimburse funds due or return financial instruments held, administered or managed on your behalf in connection with investment transactions are, in principle, covered by SIIL up to the amount of EUR 20,000.

Please do not hesitate to contact your Relationship Manager directly for further information.