DEPOSIT GUARANTEE FUND Luxembourg (FGDL)

FGDL
Ed. **01'18**

Deposits with Edmond de Rothschild (Europe) are protected by:	Fond de Garantie des Dépôts Luxembourg (FGDL)[1]
Limit of protection:	EUR 100,000 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 EUR 100,000.[2]
If you have a joint account with other person(s):	The limits of EUR 100,000 applies to each depositor separately[3]
Reimbursement period in case of credit institution's failure:	Seven working days[4]
Currency of reimbursement:	Euro
Contact:	Fond de garantie des dépôts Luxembourg 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
More information:	www.fgdl.lu

ADDITIONAL INFORMATION:

1) System responsible for protecting your deposit

2) General limit of 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. The 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.

In the cases referred to in Article 171(2) of the Law of 18 December 2015 on the failure of credit institutions and certain investment firms, deposits are protected above EUR 100,000, i.e. up to EUR 2,500,000. More information: www.fgdl.lu.

3) Limit of protection for joint accounts:

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

However, 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.

4) Reimbursement:

The responsible Deposit Guarantee Scheme is "Fond 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, mail: info@fgdl.lu, www.fgdl.lu.

It will repay your deposits (up to EUR 100,000) within a maximum of seven business 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 time-barred after a certain time limit. More information: www.fgdl.lu.

EDMOND DE ROTHSCHILD (EUROPE) — 4, rue Robert Stumper – L-2557 Luxembourg
T +352 24 88 1 - F +352 24 88 82 22 — www.edmond-de-rothschild.eu

1/2◀

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 FGDL. Edmond de Rothschild (Europe) will also inform you on request whether certain products are covered or not. If deposits are covered, Edmond de Rothschild (Europe) shall also confirm this on the statement of account.

Where a depositor is not absolutely entitled to the sums (beneficial owner) deposited on an account, the person who is absolutely entitled shall be covered, provided that that person has been or can be identified before the date of the failure of the credit institution. Where several persons are absolutely entitled, the share of each under the arrangements subject to which the sums are managed shall be taken into account. Unless otherwise provided, the deposit shall be held equally by the persons absolutely entitled. This rule applies to the account held by trusts, fiduciaries ("fiducies"), omnibus accounts holding investment companies or credit institutions clients' assets under the condition that such clients where eligible and have been or can be identified before the day of trigger of the guarantee.

In addition, as this information is provided on a yearly basis, there is no need to acknowledge good receipt of the present document.

EDMOND DE ROTHSCHILD (EUROPE) — 4, rue Robert Stumper – L-2557 Luxembourg
T +352 24 88 1 - F +352 24 88 82 22 — www.edmond-de-rothschild.eu

2/2 ◄