

Factsheet on the protection of your deposits ⁽⁰⁾

Deposits in Quintet Private Bank (Europe) S.A. are protected by:	Fonds de garantie des dépôts Luxembourg (FGDL) ⁽¹⁾
Limit of protection:	€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 €100 000 ⁽²⁾
If you have a joint account with other person(s):	The limit of €100,000 applies to each depositor separately ⁽³⁾
Reimbursement period in case of credit institution's failure:	7 working days ⁽⁴⁾
Currency of reimbursement:	euro
Contact:	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
More information:	www.fgdl.lu

⁽⁰⁾ Sent annually

⁽¹⁾ Scheme responsible for the protection of 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. This repayment covers at maximum €100,000 [replace by adequate amount if currency not €] 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 €90,000 and a current account with €20,000, he or she will only be repaid €100,000.

In cases cited in Article 171(2) of the Law of 18 December 2015 on the default of credit institutions and certain investment companies, the deposits are protected above €100,000 in which case they are guaranteed up to a limit of €2,500,000. For more information: visit the website of the Fonds de garantie des dépôts Luxembourg (FGDL).

⁽³⁾ Limit of protection for joint accounts

In case of joint accounts, the limit of €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 €100,000.

⁽⁴⁾ Reimbursement

The responsible Deposit Guarantee Scheme is Fonds de garantie des dépôts Luxembourg (FGDL). It will repay your deposits (up to €100,000 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 from: www.fgdl.lu

Other important information

In general, all retail depositors and businesses are covered by the FGDL. Exceptions for certain deposits are stated on the website of the FGDL. 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 statement of account.