

***Deposits at Banque Degroof Petercam Luxembourg SA are protected by :***

Fonds de garantie des dépôts Luxembourg (FGDL) <sup>(1)</sup>

***Limit of protection :***

100.000 EUR par depositor per credit institution <sup>(2)</sup>

***If you have more deposits at the same credit institution :***

All you deposits at the same credit institution are 'aggregated' and the total is subject to the limit of 100.000 EUR <sup>(2)</sup>

***If you have a joint account with other person(s) :***

The limit of 100.000 EUR applies to each depositor separately <sup>(3)</sup>

***Reimbursement period in case of credit institution's failure :***

**Seven working days** <sup>(4)</sup>

Twenty working days until may 31<sup>st</sup>, 2016

***Currency of reimbursement :***

EUR

***Contact :***

Fonds de garantie des dépôts Luxembourg (FGDL)

Adresse du siège 283, route d'Arlon  
L-1150 Luxembourg

Postal Adresse : L-2860 Luxembourg

Tél. : (+352) 26 25 1-1

Fax : (+352) 26 25 1-2601

***More information :***

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

(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 EUR 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 EUR and a current account with 20.000 EUR, he or she will only be repaid 100.000 EUR.

In the cases referred to in Article 171, paragraph 2 about the failure of financial institutions and some other investment companies, the deposits are guaranteed above 100.000 EUR up to a maximum amount of 2.500.000 EUR. For more informations : [www.fgdl.lu](http://www.fgdl.lu)

(3) Limit of protection for joint accounts

In case of joint accounts, the limit of 100.000 EUR 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 EUR.

(4) Reimbursement

The responsible Deposit Guarantee Scheme is the Fonds de garantie des dépôts Luxembourg (FGDL), located at 283 route d'Arlon, L-2453 Luxembourg ([www.fgdl.lu](http://www.fgdl.lu)). It will repay your deposits (up to 100.000 EUR) within a delay of maximum 20 working days until may 31st, 2016 this delay will be reduced to 7 working days from June 1<sup>st</sup>, 2016.

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 under [www.fgdl.lu](http://www.fgdl.lu).

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 responsible Deposit Guarantee Scheme. 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.

The depositors are informed that, in accordance with the applicable legal provisions, the amount of their accrued liabilities towards the Bank are included in the calculation of the repayable amount.

The authority governing the FGDL as well as the SILL is the Conseil de protection des déposants et des investisseurs (CPDI)- Adress : 283, route d'Arlon, L-1150 Luxembourg, Tél.: (+352) 26 25 1-1, Fax : (+352) 26 25 1-2601 , Email [cpdi@cssf.lu](mailto:cpdi@cssf.lu)).