



Information regarding protection of deposit

Deposits with DNB Luxembourg S.A. are protected by:	Fonds de garantie des dépôts Luxembourg (FGDL) ¹
Limit of protection:	EUR 100,000 per depositor per credit institution ²
If you have several deposits with DNB Luxembourg S.A.:	All your deposits with DNB Luxembourg S.A. 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 limit of EUR 100,000 applies to each depositor separately ³
Reimbursement period in case of the Bank'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 E-mail: info@fgdl.lu
More Information:	www.fgdl.lu

¹ **Scheme responsible for protecting your deposit**

As regards the protection of deposits, the Fonds de garantie des dépôts Luxembourg (FGDL) has taken over the functions exercised in the past by the non-profit association Association pour la Garantie des Dépôts, Luxembourg (AGDL) (Deposit Guarantee Association Luxembourg).

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 a maximum of EUR 100.000 per credit institution. This means that all deposits with 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, the client will only be repaid EUR 100.000.

In some cases as defined by article 171, paragraph 2 of the Law of 18 December 2015 on the failure of credit institutions and certain investment firms deposits may be protected up to a maximum of EUR 2.500.000.

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 associates in a company or members of an association or any 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 the "Fonds de garantie des dépôts Luxembourg" (FGDL), 283 route d'Arlon, L-1150 Luxembourg, (+352) 26 25 1-1, info@fgdl.lu, www.fgdl.lu.

It will repay your deposits (up to EUR 100,000) within 7 working days.

If you have not been repaid within these deadlines, you should contact the FGDL since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under www.fgdl.lu.

Other important information

In general, all depositors, both individuals and companies, are covered by the deposit guarantee system. The exceptions applicable to certain deposits are indicated on the FGDL website. DNB Luxembourg S.A. will inform you, on request, whether or not specific products are guaranteed. If a deposit is guaranteed, DNB Luxembourg S.A. shall also confirm this on the account statement.