

## APPENDIX 1 – INFORMATIONAL NOTE – DEPOSIT PROTECTION

The protection of deposits made with Natixis Bank is assured by	the Fonds de Garantie des Dépôts Luxembourg [Luxembourg Deposit Guarantee Fund (FGDL)] <sup>(1)</sup>
Protection ceiling limit	€100,000 per depositor and per credit establishment <sup>(2)</sup>
If you have several deposits with the same credit establishment,	all of your deposits with the same credit establishment are aggregated and the total is limited to €100,000 <sup>(2)</sup> .
If you hold a joint account with one or more other persons,	the €100,000 ceiling limit applies to each depositor separately <sup>(3)</sup> .
Reimbursement time frame in case of default by the credit establishment	Seven business days <sup>(4)</sup>
Reimbursement currency	Euro
Correspondent:	Fonds de Garantie des Dépôts (FGDL) 283, route d'Arlon L-1150 Luxembourg Tel: +352 26.251-1, Fax: +352 26.251-2601 E-mail: info@fgdl.lu
For more information:	<a href="http://www.fgdl.lu">www.fgdl.lu</a>
Additional information	

(1) System responsible for the protection of your deposit

(2) General protection limit:

If a deposit is unavailable because a credit establishment is not able to meet its financial obligations, depositors are reimbursed by a deposit guarantee system. The reimbursement is limited to €100,000 per credit establishment. This means that all deposits with the same credit establishment are added together in order to determine the level of guarantee. For example, if a depositor has a savings account with a balance of €90,000 and a current account with a balance of €20,000, reimbursement will be limited to €100,000.

In the cases described in Article 171, paragraph 2 of the law of 18 December 2015 on the default of credit establishments and certain investment companies, deposits are guaranteed beyond €100,000, in which case they are guaranteed up to a ceiling limit of €2,500,000. For more information: [www.fgdl.lu](http://www.fgdl.lu)

### (3) Protection limit for joint accounts

For joint accounts, the ceiling limit of €100,000 applies to each depositor.

However, deposits on an account to which at least two people have rights in their capacities as partners in a company, members of an association or of any group of a similar nature that is not established as a legal entity, are, for the calculation of the €100,000 ceiling limit, combined and treated as if they had been made by a single depositor.

### (4) Reimbursement

The competent deposit guarantee system is the Fonds de Garantie des Dépôts Luxembourg (FGDL), 283, route d'Arlon L-1150 Luxembourg, + 352 26.251-1, [info@fgdl.lu](mailto:info@fgdl.lu). It will reimburse your deposits (up to €100,000) within a maximum period of 7 (seven) business days.

If you have not been reimbursed within this time, please contact the deposit guarantee system, since the time frame for presenting a reimbursement claim may be limited. For more information, contact: [www.fgdl.lu](http://www.fgdl.lu)

### Other important information

In general, all depositors, whether they are individuals or companies, are covered by the deposit guarantee system. The exceptions applicable to certain deposits are indicated on the website of the Fonds de Garantie des Dépôts Luxembourg (FGDL). Your credit establishment will also inform you, at your request, if any products are guaranteed or not. If a deposit is guaranteed, the credit establishment will also confirm this on the account statement.