

(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. 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

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.