

Basic Information about the protection of deposit

Deposits in Eurobank Private Bank Luxembourg S.A. are protected by:	The Fonds de Garantie des Dépôts Luxembourg (FGDL) ¹
Limit of Protection	<p>EUR 100,000 are protected per depositor per credit institution, regardless of the currency of the deposits.</p> <p>If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. The repayment covers at maximum EUR 100,000 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 EUR 90,000 and a current account with EUR 20,000, he or she will only be repaid EUR 100,000.</p> <p>In the cases referred to in Article 171(2) of the Law of 18 December 2015 on the failure of credit institutions and certain investment firms, deposits are protected above EUR 100,000, i.e. up to EUR 2,500,000. More information: www.fgdl.lu</p>
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 EUR 100,000. See also Limit of Protection above.
If you have a joint account with other person(s):	<p>In case of joint accounts, the limit of EUR 100,000 applies to each depositor separately.</p> <p>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 EUR 100,000. See also Limit of protection for joint accounts below.</p>
How is the repayment of joint accounts treated:	<p>In case of a joint account, the limit of EUR 100,000 applies to each depositor.</p> <p>The coverage applies individually and separately to each depositor as if she/he were the sole holder of the share of the joint account she/he is entitled to. In other words, the compensation paid to each co-account holder is the total of the amount of his/her portion of the joint account and the other deposits of that person, up to EUR 100,000.</p>

¹ Scheme responsible for the protection of your deposit. [FGDL](http://www.fgdl.lu) constitutes the deposit guarantee scheme officially recognised in Luxembourg and established by the [Law of 18 December 2015](#) on the failure of credit institutions and certain investment firms, as amended (Law of 18 December 2015).

	<p>Unless otherwise specified in the account agreement, a joint account is deemed to be shared equally among the co-account holders.</p> <p>Example: A husband and wife have a joint account with EUR 120,000. The wife has another account with EUR 50,000 with the same bank. In the event of bankruptcy, the wife will obtain a reimbursement of EUR 100,000 and the husband of EUR 60,000.</p>
<p>Reimbursement period in case of the Bank's failure and currency of reimbursement:</p>	<p>7 working days</p> <p>EURO</p> <p>The responsible Deposit Guarantee Scheme is: FGDL 283, route d'Arlon, L-1150 Luxembourg L-2860 Luxembourg Phone: (+352) 26 25 1-1 Email: info@fgdl.lu www.fgdl.lu</p> <p>It will repay your deposits (up to EUR 100,000) within a maximum period of 7 working days.</p> <p>The repayment for depositors of Luxembourg banks and their European branches is always made in euros. For joint accounts, each co-holder is entitled to a EUR 100,000 deposit guarantee.</p> <p>If you have not been repaid within these deadlines, you should contact the FGDL since the time to claim reimbursement may be time-barred after a certain time limit. More information: www.fgdl.lu</p>
<p>Other important information :</p>	<p>In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the FGDL. The bank will also inform you, on request, whether certain products are covered or not. If deposits are covered, the bank shall also confirm this on the statement of account.</p>
<p>Contact:</p>	<p>Fonds de garantie des dépôts Luxembourg Headquarters: 283, route d'Arlon, L-1150 Luxembourg Address: L-2860 Luxembourg Phone: (+352) 26 25 1-1 Email: info@fgdl.lu More information: www.fgdl.lu</p>