

GENERAL INFORMATION ABOUT DEPOSIT PROTECTION	
Deposits made at [name of credit institution] are protected by:	Fonds de Garantie des Dépôts et de Résolution (FGDR)
Protection ceiling	€100,000 per depositor, per credit institution (1) [where applicable:] The following trade names are part of your credit institution [insert all trade names that operate under the same licence]
If you have several accounts at the same credit institution:	All deposits in your accounts at the same credit institution covered by the guarantee scheme are added together to determine the eligible coverage amount; the compensation amount is capped at €100,000 [or foreign currency] (1)
If you have a joint account with one or more other people:	The €100,000 ceiling applies to each depositor separately. The balance of the joint account is divided among its co-holders ; each person's share is added to their own account balances to calculate their compensation ceiling (2)
Other special Cases:	See note (2)
Compensation period in case of the credit institution's failure:	Seven working days (3)
Compensation currency	Euros
Whom to contact:	Fonds de Garantie des Dépôts et de Résolution (FGDR) 65, Rue de la Victoire, 75009 Paris Telephone: 01-58-18-38-08 Email: contact@garantiedesdepots.fr
Learn more:	Consult the FGDR's website: https://www.garantiedesdepots.fr/
Acknowledgement of receipt by the depositor:	When this form is attached to or included in the general terms and conditions or special terms and conditions of the draft contract or agreement, its receipt is acknowledged at the time the agreement is signed . Receipt of the form is not acknowledged when it is sent each year after the contract or agreement is signed.

(1) General limit of protection:

If a deposit is unavailable because a credit institution is unable to honour its financial obligations, depositors are compensated by a deposit guarantee scheme. The compensation amount is capped at €100,000 per person, per credit institution. This means that **all accounts with credit balances at the same credit institution are added together to determine the eligible coverage amount** (subject to the application of legal or contractual provisions regarding offsetting against accounts with debit balances). The compensation ceiling is applied to this total. The deposits and persons eligible for this guarantee are specified in Article L. 312- 4-1 of the

French Monetary and Financial Code (for further details see the Fonds de Garantie des Dépôts et de Résolution website).

For example, if a customer has an eligible savings account (excluding *Livret* type “A”, “LDD” and “LEP” savings accounts) with a balance of €90,000 and a current account with a balance of €20,000, compensation will be capped at €100,000.

This method also applies when a credit institution operates under several trademarks. [Insert the name of the credit institution that accepted the deposit] also operates under the following name (s): [insert all other trademarks of the credit institution in question]. **This means that the maximum compensation paid for all deposits of the same person accepted under these trademarks is €100,000.**

Accounts to which two or more persons have rights as joint owners, partners of a company, members of an **association** or a similar group, and who are not legal entities, are **grouped together and treated as having been opened by a single depositor separate from the joint owners or partners.**

Accounts opened by a **limited liability individual business owner (EIRL)** in order to hold the assets and bank deposits of their business **are grouped together and treated as having been opened by a single depositor separate from that person's other accounts.**

The amounts in *Livret* type “A”, “LDDS” and “LEP” savings accounts are **guaranteed independently of the total ceiling of €100,000 applicable to other accounts.** This guarantee applies to the amounts deposited in all these accounts for the same holder as well as interest related to these amounts up to the €100,000 limit (for further details see the Fonds de Garantie des Dépôts et de Résolution website). For example, if a customer has a *Livret* type “A” savings account and a *Livret* type “LDDS” savings account with a total balance of €30,000 as well as a current account with a balance of €90,000, the customer will receive compensation in the amount of €30,000 for the savings accounts and €90,000 for the current account.

For some **exceptional deposits** (amounts from a real estate transaction involving residential property belonging to the depositor; a lump-sum payment of compensation for harm sustained by the depositor; a lump-sum payment of a retirement benefit or an inheritance), the amount of the guarantee is increased to more than €100,000 for a limited time after such deposits are received (for further details see the Fonds de Garantie des Dépôts et de Résolution website).

The Fonds de Garantie des Dépôts et de Résolution **makes compensation available to depositors and those eligible** for the guarantee, for deposits covered by it, **seven working days from the date on which the Prudential Supervision and Resolution Authority (ACPR) determines the unavailability of the member institution's deposits** in accordance with the first subparagraph of paragraph I of Article L. 312-5 of the French Monetary and Financial Code. This seven working day period will be applicable as of 1 June 2016; until that date, a 20 working day period applies.

This period concerns compensation for which no special processing or additional information is needed to determine the compensation amount or the depositor's identification. If special processing or additional information are needed, compensation will be paid as quickly as possible.

The Fonds de Garantie des Dépôts et de Résolution chooses whether to make compensation available:

- either by sending a **cheque by registered mail with acknowledgement of receipt;**
- or by posting the necessary information **on a secure website area**, created specifically for this purpose by the FGDR and accessible from its official website (see below), so that recipients can provide information about the new bank account to which they would like the compensation to be paid by bank transfer.

As a general rule, all customers, whether individuals or companies, and whether they have a personal account or a business account, **are covered by the FGDR.** Exceptions that apply to certain deposits or certain products are indicated on the FGDR's website.

Upon request, your credit institution will inform you whether or not its products are guaranteed. **If a deposit is guaranteed, the credit institution will also confirm this on the account statement sent periodically** and at least **once a year.**