

**LIST OF ACCOUNTS AND OTHER PRODUCTS COVERED
AND NOT COVERED BY THE FGDR
Updated JANUARY 2021**

The table below shows the main deposit accounts and other savings products along with their associated guarantee. Some products may combine several types of savings or other accounts. To obtain detailed information about the guarantee applicable to these accounts, please contact the institution that offers them.

PRODUCT COVERED BY THE DEPOSIT GUARANTEE SCHEME

>All amounts deposited in accounts, savings accounts and savings plans denominated in euros or in the currency of a government:

- current account, demand account or term account with a credit balance;
- savings account or savings plan: Compte Epargne Logement (CEL) savings account, Plan d'Epargne Logement (PEL) savings plan, Plan d'Epargne Populaire (PEP) savings plan, etc.;
- 'Livret Jeune' savings account;
- cash account associated with an equity savings scheme (PEA);
- cash account associated with a pension savings scheme (PER), an employee savings scheme, or equivalent held at an FGDR affiliated banking institution;
- bank cheque issued and not cashed;
- net amount of factoring transactions.

> FGDR DEPOSIT GUARANTEE SCHEME

Up to €100,000 per customer, per institution.

>All amounts deposited in savings accounts guaranteed by the French government are covered:

- Livret type 'A' savings account (and Livret Bleu savings account);
- Livret Développement Durable et Solidaire (LDDS) savings account ;
- Livret d'Epargne Populaire (LEP) savings account.

**> FRENCH GOVERNMENT GUARANTEE
IMPLEMENTED BY THE FGDR**

Up to €100,000 per customer, per institution.
The FGDR operates the compensation of customers on behalf of the French government.

PRODUCTS NOT COVERED BY THE DEPOSIT GUARANTEE SCHEME

> Products not covered by the FGDR include:

- life insurance policy, capitalisation policy taken out with an insurance company;
- pension savings scheme (PER, PERP, PEP) taken out with an insurance company;
- collective pension savings scheme (PERCO), intercompany collective pension savings scheme (PERCO-I), company pension savings scheme (PERE);
- company savings scheme (PEE), intercompany savings scheme (PEI);
- notes, coins and items entrusted to your bank's safety deposit department;
- anonymous deposit or instrument with a holder who cannot be identified;
- cash recorded on an electronic medium and payment card issued by a payment institution or an electronic money institution (Monéo or Nickel account)
- deposit of equity (shares);
- savings certificates;
- cryptocurrencies

See Article 312-41 of the Monetary and Financial Code.

**> GUARANTEE BY ANOTHER SCHEME
OR NO GUARANTEE.**

Enquire at your bank.

THE PRODUCTS COVERED BY THE FGDR INVESTOR COMPENSATION SCHEME

> The FGDR's investor compensation scheme covers all securities and financial instruments of investors (individuals, whether minors or adults,

companies, business owners, associations and other professional groups, etc.) :

- stock, bond, held directly or in a savings plan in shares (PEA);
- units or shares of investment funds (open-end investment companies-SICAV, mutual funds-FCP, savings plans, etc.);
- certificates of deposit, negotiable debt instruments.

Note: the investor compensation scheme is initiated only when two conditions are met:

- 1/ your securities have disappeared from your accounts;
- 2/ your institution at which your account is held is in suspension of payments and cannot return or reimburse the securities.

- The guarantee applies in an amount up to €70,000 per customer, per institution.

Compensation is paid within 3 months, except in special cases.

- **The cash associated with securities accounts is also compensated:**

> in an amount up to €70,000 if your securities account is held by an **investment firm** and if your cash account associated to securities is denominated in **euros or another currency of the EEA;**

> or is included in the amounts covered by the deposit guarantee scheme, up to €100,000, if your securities account is held by **a bank.**