FONDS DE GARANTIE DES DÉPÔTS ET DE RÉSOLUTION

French deposit insurance and resolution fund

Notice: three precautions before entrusting your assets to a banking or financial institution

1 BEWARE OF OVERLY ATTRACTIVE OFFERS

Be cautious:

- Of offers with returns significantly higher than the market average;
- Of investments presented as highly profitable with no risk of capital loss;
- Of claims such as "*guaranteed by the ACPR, the Bank of France, the ECB, the AMF...*". A guarantee can only be provided by a guarantee fund. And such claims may itself be misleading.

2 VERIFY THE IDENTITY OF YOUR CONTACT AND THE INSTITUTION THEY CLAIM TO REPRESENT

Beware of any unsolicited contact or offer. There may be identity theft involved: institution name, website, contact name, phone number, email address, etc.

- Call the phone number listed on the official website of the institution they claim to represent and ask for your contact person;
- Do not use the links and numbers provided by this contact without being certain of their identity;
- Request an in-person meeting at a branch or the institution's headquarters.

3 VERIFY THE NATURE OF THE AUTHORIZATION OF THE CONCERNED INSTITUTION

The nature of the authorization, obtained in France from the ACPR or the AMF, indicates the protection system available to clients. Each authorization provides different guarantees and protections.

- Banks and investment service providers (ISPs) are protected by the FGDR.
- The term "neobank" does not always refer to an online bank protected by the FGDR.
- Similarly, verify that your "neobroker" has obtained authorization as an investment service provider protected by the FGDR.
- Visit the website www.garantiedesdepots.fr under the "Verify the protection of my institution" section.



Your money is valuable. Stay highly vigilant at all times, especially online.

Nov 2026