

# LIST OF DEPOSIT ACCOUNTS AND OTHER SAVINGS PRODUCTS COVERED AND NOT COVERED BY THE FGDR

Updated JULY 2016

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.

## SCOPE OF THE DEPOSIT GUARANTEE SCHEME

### PRODUCTS COVERED BY THE DEPOSIT GUARANTEE SCHEME

> **All amounts deposited in current accounts and savings accounts are covered regardless of the currency in which the accounts are denominated:**

- current account, demand account or term account;
- 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), a pension savings scheme (PER), a company savings scheme or equivalent held at an FGDR affiliated banking institution;
- bank cheque issued and not cashed.

> **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 (LDD) savings account; and
- 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.

## SCOPE OF THE INVESTOR COMPENSATION SCHEME

> **The FGDR covers all securities and financial instruments:**

- Security or other financial instrument: stock, bond, unit of an open-end investment company or mutual fund invested in an equity savings scheme (PEA) or securities account;
- Certificate of deposit, negotiable debt instrument.

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

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

> **FGDR INVESTOR COMPENSATION SCHEME**

- **Securities compensated** up to €70,000 per customer, per institution regardless of the currency in which the securities are denominated.
- **The cash associated with securities accounts is also compensated:**
  - > **up to €70,000** if the **cash account** associated with the securities account is held by an **investment firm** and 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 the **institution** at which the account is held is **a bank**.

## PRODUCTS COVERED BY ANOTHER GUARANTEE SCHEME OR NOT COVERED

> Products not covered by the FGDR include:

- life insurance policy, capitalisation policy with an insurance company;
- pension savings scheme (PER, PERP, PEP) 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 (Moneo);
- deposit of equity;
- nominative savings certificates.

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

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

Enquire at your bank.