

Basic information on deposits guarantee

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EFG Bank (Luxembourg) S.A.'s deposits are guaranteed by	Fonds de Garantie des Dépôts Luxembourg (FGDL) ¹
Limit of protection	EUR 100,000 per depositor per credit institution ²
If you have more deposits at EFG Bank (Luxembourg) S.A.	All your deposits at EFG Bank (Luxembourg) S.A. are "aggregated" and the total of the guarantee is capped at EUR 100,000 ²
If you have a joint account with other person(s)	The ceiling of EUR 100,000 applies to each depositor separately ³
Reimbursement period in case of EFG Bank (Luxembourg) S.A.'s failure	Seven (7) working days ⁴
Currency of reimbursement	Euro even if your account is denominated in a different currency.
Contact	<p>FGDL 283, route d'Arlon L-1150 Luxembourg Postal address: L-2860 Luxembourg Tel.: +352 26 25 1-1 Fax: +352 26 25 1-2601 Email: info@fgdl.lu</p> <p>Depositor EFG Bank (Luxembourg) S.A. 56, Grand Rue L-1660 Luxembourg Phone +352 26 454 1 Fax +352 26 454 500</p>
For more information⁵	www.fgdl.lu
Additional information (all or part of the following)	

EFG Bank (Luxembourg) S.A.
 56, Grand-Rue
 P.O. Box 385
 L-2013 Luxembourg

Phone +352 26 454 1
 Fax +352 26 454 500
efgbank.lu

1. Guarantee scheme responsible for the protection of your deposit

2. General limit of protection

If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are reimbursed by the FGDL. Repayment is capped at EUR 100,000 per depositor per credit institution. This means that all deposits with EFG Bank (Luxembourg) S.A. are added together to determine the coverage level. If, for example, a depositor holds a savings account with a balance of EUR 90,000 and a current account with a balance of EUR 20,000, his repayment will be limited to EUR 100,000. In the cases referred to in Article 171, paragraph 2 of the Law of 18 December 2015 relating to the default of credit institutions and certain investment firms, deposits are guaranteed above EUR 100,000, in which case they are guaranteed up to a ceiling of EUR 2,500,000. For more information: WWW.FGD.LU.

3. Limit of protection for joint accounts

In the case of joint accounts, the ceiling of EUR 100,000 applies to each depositor. 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.

4. Reimbursement

The competent deposit guarantee scheme is the FGDL at 283, route d'Arlon, L-1150 Luxembourg, L-2860 Luxembourg (Tel: (+352) 26 25 1-1; Fax: (+352) 26 25 1-2601; email: info@fgdl.lu), website: WWW.FGD.LU. It will refund your deposits (up to EUR 100,000) within a maximum of seven (7) working days. If you have not been reimbursed within this period, please contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. For more information: WWW.FGD.LU.

5. Other important information

In general, all depositors, whether individuals or companies, are covered by the FGDL. Exceptions applicable to certain deposits are indicated on the website of the FGDL. Please contact us if you have any questions about which products are covered or not. If a deposit is covered, we will soon confirm it on your account statement.

In relation to your debts please note that your debts that have fallen due before or on the day at which the deposits become officially unavailable are taken into account for calculating the guaranteed amount to the extent that the set-off of your debts with your deposits is possible under the statutory and contractual provisions governing the contract between you and the bank.

In general, you do not have to repay the principal of a mortgage loan if the deposits become unavailable. However, you may owe the bank monthly interests or an instalment at the moment when the deposits become unavailable. If in addition, the bank has the right to deduct the due amount from your deposits, then the FGDL takes into account the deduction before applying the limit of EUR 100,000, in accordance with Article 175 of the Law of 18 December 2015 on the failure of credit institutions and certain investment firms.

Member of EFG International
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