

## DEPOSITOR INFORMATION FORM

The Client may contact his relationship manager for any question in relation to this form by using the contact details of the Bank below:

<b>Basic information about the protection of deposits</b>	
Deposits held with Mirabaud & Cie (Europe) S.A. (the <b>Bank</b> ) are protected by:	The <i>Fonds de Garantie des Dépôts Luxembourg</i> (FGDL) <sup>(1)</sup>
Limit of protection:	EUR 100,000 per depositor per credit institution <sup>(2)</sup>
If you have more deposits at the same credit institution:	All your deposits at the same credit institution are 'aggregated' and the total is subject to the limit of EUR 100,000 <sup>(2)</sup>
If you have a joint account with other person(s):	The limit of EUR 100,000 applies to each depositor separately <sup>(3)</sup>
Reimbursement period in case of credit institution's failure:	7 working days <sup>(4)</sup>
Currency of reimbursement:	euro
Contact:	Fonds de Garantie des Dépôts Luxembourg 283, route d'Arlon L-1150 Luxembourg Postal address: L-2860 Luxembourg Telephone: (+ 352) 26 25 1-1 Fax: (+352) 26 25 1-2601
More information:	<a href="http://www.fgdl.lu">www.fgdl.lu</a>
Additional information (all or some of the below)	
<p><b>Other important information</b></p> <p>In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your credit institution will also inform you upon request whether certain products are covered or not. If deposits are covered, the credit institution shall also confirm this on the statement of account.</p>	

## FOOTNOTES

(1) 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 repaid by a Deposit Guarantee Scheme. This repayment is covered at maximum EUR 100,000 per credit institution. This means that all deposits at the same credit institution are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with EUR 90,000 and a current account with EUR 20,000, he or she will only be repaid up to EUR 100,000.

In the cases referred to in Article 171(2) of the Law of 18 December 2015 on the failure of credit institutions and certain investment firms, deposits are protected above EUR 100,000, i.e. up to EUR 2,500,000. More information: [www.fgdl.lu](http://www.fgdl.lu).

(3) Limit of protection for joint accounts

In case of joint accounts, the limit 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 responsible Deposit Guarantee Scheme is the *Fonds de Garantie des Dépôts Luxembourg*, 283 route d'Arlon, L-1150 Luxembourg, postal address: L-2860 Luxembourg, telephone number (+352) 26 25 1-1, email: [info@fgdl.lu](mailto:info@fgdl.lu), website: [www.fgdl.lu](http://www.fgdl.lu).

It will repay your deposits (up to EUR 100,000) within 7 (seven) working days.

If you have not been repaid within this deadline, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be time-barred after a certain time limit. More information: [www.fgdl.lu](http://www.fgdl.lu).