

## BASIC INFORMATION ON THE PROTECTION OF DEPOSITS

In accordance with the law of 18 December 2015 on resolution, reorganisation and liquidation measures for credit institutions and certain investment firms, as well as on deposit guarantee and investor compensation schemes, Mirabaud & Cie (Europe), as a credit institution incorporated under Luxembourg law, participates to the deposit guarantee scheme of the Luxembourg Deposit Guarantee Fund (Fonds de Garantie des Dépôts Luxembourg - FGDL) and to an investor protection scheme, namely the Luxembourg Investor Compensation Scheme (Système d'Indemnisation des Investisseurs Luxembourg – SIIL).

### **1. General information on the deposit guarantee scheme covering your deposits with our Bank.**

In general, all depositors, whether they are private clients (individuals) or corporate clients, are covered by the deposit guarantee system. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Upon request, your credit institution will also inform you whether certain products are covered or not.

**Deposits with Mirabaud & Cie (Europe) are protected by:** Luxembourg Deposit Guarantee Fund (1)

**Limit of protection:** EUR 100,000 per depositor, per credit institution.

- **If you have several deposits with the same credit institution:** All your deposits with the same credit institution will be “aggregated” and the total is subject to the limit of EUR 100,000. (2)
- **If you hold a joint account with other person(s):** The limit of EUR 100,000 applies to each depositor separately (3)

### **Repayment by the competent deposit guarantee system**

- **Reimbursement period in case of credit institution’s failure:** 7 working days (4)
- **Repayment currency:** EURO
- **Contact :** *Luxembourg Deposit Guarantee Fund (Fonds de Garantie des Dépôts Luxembourg – 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,  
info@fgdl.lu, www.fgdl.lu*
- **More information:** [www.fgdl.lu](http://www.fgdl.lu)



### **(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. The repayment covers 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 EUR 100,000.*

*In the cases referred to in article 171, section 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.*

#### **(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 Luxembourg Deposit Guarantee Fund (Fonds de Garantie des Dépôts Luxembourg – 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, [info@fgdl.lu](mailto:info@fgdl.lu), [www.fgdl.lu](http://www.fgdl.lu).*

*It will repay your deposits (up to EUR 100,000) within a maximum period of 7 working days. If you have not been repaid within these deadlines, 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)*

## **2. Protection of claims resulting from investment transactions**

*In accordance with the aforementioned law of 18 December 2015, claims resulting from a credit institution's inability to reimburse funds due or return financial instruments held, administered or managed on your behalf in connection with investment transactions are, in principle, covered by SILL up to the amount of EUR 20,000.*