

Information on deposit guarantee

May 2nd 2023

Dear Client,

In accordance with the European directive 2014/49/UE ("DGSD2"), which was transposed into national law, you will find below general information about the guarantee of your deposits. Be advised that this information applies to both the individual client and the corporate client.

Information on deposit guarantee is available on the CACEIS website ([FGDR Factsheet](#)) to provide you you general information on deposit guarantee and investor compensation scheme with their main characteristics.

In accordance with the form in Annex I of Directive 2014/49/ EU, this document does not require any feedback from you.

BASIC INFORMATION ABOUT THE PROTECTION OF DEPOSIT

Deposits in CACEIS Bank are protected by:	French Deposit Guarantee Fund - Fonds de garantie des dépôts et de résolution (FGDR) (1)
Limit of protection:	EUR 100 000 per depositor per credit institution (2) The following trademarks are part of your credit institution : CACEIS Bank
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 or equivalent amount in currency
Reimbursement period in case of credit institution's failure:	7 working days (3)
Currency of reimbursement:	Euro
Contact:	Fonds de garantie des dépôts et de résolution (FGDR) 65, rue de la Victoire, 75009 Paris, FRANCE Phone : 0033(0)1-58-18-38-08 Email : contact@garantiedesdepots.fr
More information:	http://www.garantiedesdepots.fr/

Additional information (all or some of the below)

(1) Scheme responsible for the protection of your deposit

Your deposit is covered by a contractual scheme officially recognised as a Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would be repaid up to EUR 100 000. Your credit institution is part of an Institutional Protection Scheme officially recognised as a Deposit Guarantee Scheme. This means that all institutions that are members of this scheme mutually support each other in order to avoid insolvency. If insolvency should occur, your deposits would be repaid up to EUR 100 000. Your deposit is covered by a statutory Deposit Guarantee Scheme and a contractual Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would in any case be repaid up to EUR 100 000. Your deposit is covered by a statutory Deposit Guarantee Scheme. In addition, your credit institution is part of an Institutional Protection Scheme in which all members mutually support each other in order to avoid insolvency. If insolvency should occur, your deposits would be repaid up to EUR 100 000 by the Deposit Guarantee Scheme. Further information can be obtained under <http://www.garantiedesdepots.fr/>.

(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 covers at maximum EUR 100 000 per depositor and 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. Further information can be obtained under <http://www.garantiedesdepots.fr/>.

(3) Reimbursement :

The responsible Deposit Guarantee Scheme is Fonds de garantie des dépôts et de résolution (FGDR) 65, rue de la Victoire, 75009 Paris, France. Phone number: 0033(0)1-58-18-38-08. Email: contact@garantiedesdepots.fr. It will repay your deposits (up to EUR 100 000 within 7 working days at the latest. If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.garantiedesdepots.fr/>.

Other important information:

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 on request whether certain products are covered or not. If deposits are covered, the credit institution shall also confirm this on the statement of account. Further information can be obtained under <http://www.garantiedesdepots.fr/>.

CACEIS Bank

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