



CBP QUILVEST

DEPOSITOR INFORMATION FORM TEMPLATE

BASIC INFORMATION ON THE PROTECTION OF DEPOSITS

DEPOSITS MADE WITH CBP QUILVEST S.A. ARE PROTECTED BY:	The Luxembourg Deposit Guarantee Fund - Fonds de Garantie des Dépôts Luxembourg ¹
LIMIT OF PROTECTION:	€100,000 per depositor and per credit institution ²
IF YOU HAVE SEVERAL DEPOSITS WITH THE SAME CREDIT INSTITUTION:	All your deposits with the same credit institution are 'aggregated' and the total amount is subject to the €100,000 limit ²
IF YOU HOLD A JOINT ACCOUNT WITH ONE OR MORE OTHER ACCOUNT HOLDERS:	The €100,000 limit applies to each depositor separately ³
REFUND PERIOD IN CASE OF CREDIT INSTITUTION'S FAILURE:	Seven working days ⁴
CURRENCY OF REFUND	Euro
CONTACT:	Fonds de Garantie de Dépôts Luxembourg 283 Route d'Arlon L-1150 Luxembourg B.P. L-2860 Luxembourg (+352) 26 25 1-1 Fax: (+352) 26 25 1-2601 info@fgdl.lu
TO FIND OUT MORE:	www.fgdl.lu
DEPOSITOR'S CONFIRMATION OF RECEIPT:	The depositor confirms receipt of this form when he/she signs the application to open an account

ADDITIONAL INFORMATION: As a general rule, all individual and corporate depositors are protected by the deposit guarantee scheme. Exceptions applying to certain deposits are stated on the FGDL's website, indicated above. You can also ask your credit institution whether specific products are covered or not. If deposits are guaranteed, the credit institution will also confirm this on the account statement.

¹ Deposit Guarantee Scheme (DGS) responsible for protecting 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 refunded by a deposit guarantee scheme. This refund is limited to €100,000 per credit institution. This means that all deposits at the same credit institution are added up in order to determine the level of protection. If, for instance, a depositor holds a savings account with €90,000 and a current account with €20,000, he or she will only receive €100,000. This method will also apply if a credit institution operates under different trade names. This means that all deposits made by a single person with the same credit institution but under different trade names will be protected up to a maximum of €100,000. Under certain conditions deposits not otherwise reinvested deriving from property transactions, deposits entirely related to major life events such as marriage, divorce, retirement, dismissal or redundancy, invalidity or death, deposits deriving from the payment of insurance benefits or compensation awarded to victims of criminal offences or judicial error are protected above the €100,000 limit, and a €2,500,000 limit will apply (article 171, paragraph 2, of the Law of 18 December 2015 on the failure of credit institutions and certain investment firms (the 'Law'). Further information can be obtained at www.fgdl.lu.

³ Protection limit for joint accounts: In the case of joint accounts, the €100,000 limit applies to each depositor.

However, deposits in an account over which two or more people have rights in their capacity as company shareholders or members of an association or other similar group that does not have legal personality will be aggregated and treated as if made by a single depositor for the purpose of calculating the €100,000 limit.

⁴ Refunds: The applicable deposit guarantee scheme is: Fonds de Garantie des Dépôts Luxembourg, 283 Route d'Arlon L-1150 Luxembourg B.P. L-2860 Luxembourg (+352) 26 25 1-1, info@fgdl.lu, www.fgdl.lu. It will refund your deposits (within the €100,000 limit) within seven days of the date of the contract or decision referred to in article 170 of the Law.

If you do not receive payment within that time period, you should contact the deposit guarantee scheme as claims may be time-barred after a certain date. Further information can be obtained at www.fgdl.lu.