

DEPOSIT PROTECTION INFORMATION SHEET

The protection of deposits made with [name of credit institution] is ensured by:	The Guarantee Fund (BE)
Protection limit:	EUR 100,000 per depositor and per credit institution ⁽¹⁾ [if applicable:] The following bank brands are part of your credit institution [insert all bank brands operating under the same licence].
If you have several deposits with the same credit institution:	All your deposits at the same credit institution are added together and the total is limited to EUR 100,000 ⁽¹⁾
If you have a joint account with one or more other people:	The EUR 100,000 limit applies to each depositor separately ⁽²⁾
Reimbursement period in the event of default of the credit institution:	20 business days ⁽³⁾
Currency of reimbursement:	Euro
Contact:	Guarantee Fund for Financial Services Federal Public Service, General Administration of the Treasury, Avenue des Arts 30 BE – 1040 Brussels Tel.: 32 2 574 78 40 Fax 32 2 579 69 19 Email: fondsdegarantie.tresorerie@minfin.fed.be

For more information [including the types of deposits and depositors covered by the protection scheme].	Website: http://fondsdegarantie.belgium.be/fr
<p>Additional information</p> <p>(1) General protection limit</p> <p>If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are reimbursed through a deposit guarantee system. The reimbursement is limited to EUR 100,000 per person and per credit institution. This means that all deposits with the same credit institution are added together to determine the guarantee level. If, for example, a depositor has a savings account with a balance of EUR 90,000 and a current account with a balance of EUR 20,000, the repayment will be limited to EUR 100,000.</p> <p>Under certain conditions, the following deposits are guaranteed above EUR 100,000:</p> <p>Deposits (i) resulting from real estate transactions relating to private residential property, (ii) deposits that are linked to particular events in a depositor's life and that fulfil certain social objectives and (iii) deposits resulting from the payment of insurance benefits or compensation for victims of criminal offences or wrongful convictions.</p> <p>More information is available here:</p> <p>http://fondsdegarantie.belgium.be/fr</p> <p>(2) Protection limit for joint accounts</p> <p>For joint accounts, the EUR 100,000 limit applies to each depositor. Deposits held in a joint account are reimbursed in accordance with the shares of the persons entitled to the assets. In the absence of specific provisions, the account is divided equally among the beneficiaries. However, deposits in an account in which at least two persons have rights in their capacity as members of an association, organisation or undivided ownership without legal personality shall, for the purpose of calculating the limit of EUR 100,000, be aggregated and treated as if they were made by a single depositor, unless the members can individually exercise rights over the assets in the account and the identity of each can be established.</p> <p>(3) Reimbursement</p> <p>The competent deposit guarantee system is the Financial Services Guarantee Fund:</p> <p>http://fondsdegarantie.belgium.be/fr</p> <p>It will reimburse your deposits up to EUR 100,000 within a maximum of 20 business days, which will gradually be reduced to seven business days by 2024.</p> <p>Until this period is reduced to a maximum of seven business days, the Guarantee Fund will ensure that depositors have access to a sufficient amount of their insured deposits to cover their living costs within five business days of a request. More information is available here: http://fondsdegarantie.belgium.be/fr</p> <p>If you have not been reimbursed within these time limits, please contact the deposit guarantee system, as the time limit for submitting a claim may be limited. More information is available here: http://fondsdegarantie.belgium.be/fr</p> <p>Other important information</p> <p>In general, all depositors, whether individuals or companies, are covered by the deposit guarantee scheme. Exceptions for certain types of deposits or depositors are indicated on the website of the relevant deposit guarantee scheme. Upon request, your credit institution can also tell you whether or not certain deposits are eligible. If a deposit is eligible, the credit institution will also confirm this on your account statements.</p>	