



GENERAL INFORMATION ABOUT THE PROTECTION OF YOUR DEPOSITS

Deposits with Advanzia Bank S.A. are protected by:

Fonds de garantie des dépôts Luxembourg (FGDL) ¹⁾

Protection limit:

100.000 Euro per depositor, per credit institution ²⁾

If you hold several deposits with the same credit institution:

All your deposits within the same financial institution will be “aggregated” and the total is subject to a limit of 100.000 Euro ²⁾

Reimbursement period if the credit institution defaults:

7 business days ³⁾

Reimbursement currency:

Euro

Contact:

Fonds de garantie des dépôts Luxembourg
283, Route d'Arlon
L-1150 Luxembourg
Tel: (+352) 26 25 1 -1
Fax: (+352) 26 25 1 -26 01
www.fgdl.lu

Find out more:

www.fgdl.lu

¹⁾ The FGDL provides the necessary funds for the repayment of unavailable deposits, up to EUR 100.000 per person and per institution.

²⁾ General protection limit

If a deposit is unavailable because a credit institution is unable to meet its financial commitments, depositors are reimbursed by a deposit guarantee system (FGDL). The reimbursement limit per credit institution is 100.000 Euro. This means that all deposits with the same credit institution are added together to determine the coverage level. For example, if a depositor holds a savings account with a balance of 90.000 Euro and another account with a balance of 20.000 Euro, his or her reimbursement will be limited to 100.000 Euro.

³⁾ Reimbursement

The competent deposit guarantee system is:

Fonds de garantie des dépôts Luxembourg (FGDL)
283, Route d'Arlon
L-1150 Luxembourg
Postal address: L-2860 Luxembourg
E-Mail: info@fgdl.lu
Tel: (+352) 26 25 1 -1
Fax: (+352) 26 25 1 -26 01
www.fgdl.lu

It will reimburse your deposits (up to 100.000 Euro) within a maximum of seven business days. If you have not been reimbursed within that period, please contact the deposit guarantee system, because the period within which a reimbursement request can be presented may be limited. For more information, visit www.fgdl.lu.

Other important information:

In general, all depositors are covered by the deposit guarantee system. The exceptions applicable to certain deposits are indicated on the FGDL website. In addition, Advanzia Bank S.A. will inform you, on request, whether or not specific products are guaranteed. If a deposit is guaranteed, Advanzia Bank S.A. will also confirm that this is the case on the account statement.

Advanzia Bank S.A.

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