

# DEPOSITOR INFORMATION SHEET

<b>BASIC INFORMATION ABOUT THE PROTECTION OF DEPOSIT</b>	
Deposits in Quintet Private Bank (Europe) S.A. are protected by:	The Luxembourg statutory deposit guarantee scheme executed by <i>Fonds de garantie des dépôts Luxembourg</i> (FGDL) <sup>(1)</sup>
Limit of protection:	EUR 100,000 per depositor per credit institution <sup>(2)</sup>  The following trademarks are part of your credit institution: <ul style="list-style-type: none"> <li>• InsingerGilissen, a Quintet Private Bank (Europe) S.A. branch</li> <li>• InsingerGilissen Services</li> <li>• Puilaetco, a Quintet Private Bank (Europe) S.A. branch</li> <li>• Merck Finck, a Quintet Private Bank (Europe) S.A. branch</li> </ul>
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 <sup>(2)</sup>
If you have a joint account with other person(s):	The limit of EUR 100,000 applies to each depositor separately <sup>(3)</sup>
Reimbursement period in case of credit institution's failure:	7 (seven) working days <sup>(4)</sup>
Currency of reimbursement:	Euro
Contact:	<i>Fonds de garantie des dépôts Luxembourg</i> (FGDL) Head office address: 283, route d'Arlon, L-1150 Luxembourg Mailing address: L-2860 Luxembourg Phone: (+352) 26 25 1-1 Fax: (+352) 26 25 1-2601 E-mail: <a href="mailto:info@fgdl.lu">info@fgdl.lu</a>
More information:	Please refer to FGDL website: <a href="http://www.fgdl.lu">www.fgdl.lu</a>

<sup>(1)</sup> **Scheme responsible for the protection of your deposit**

<sup>(2)</sup> **General limit of protection**

If a deposit is unavailable because Quintet Private Bank (Europe) S.A. is unable to meet its financial obligations, depositors are repaid by the FGDL. This repayment covers at maximum EUR 100,000 per credit institution. This means that all deposits at Quintet Private Bank (Europe) S.A. 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.

This method will also be applied if a credit institution operates under different trademarks. Quintet Private Bank (Europe) S.A. also trades under InsingerGilissen, InsingerGilissen Services, Puilaetco, Merck Finck. This means that all deposits with one or more of these trademarks are in total covered up to EUR 100,000.

In cases referred to in article 171(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. More information: [www.fgdl.lu](http://www.fgdl.lu)

### **(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:

#### ***Fonds de garantie des dépôts Luxembourg*** (FGDL)

Head office address: 283, route d'Arlon, L-1150 Luxembourg

Mailing address: L-2860 Luxembourg

Phone: (+352) 26 25 1-1

Fax: (+352) 26 25 1-2601

E-mail: [info@fgdl.lu](mailto:info@fgdl.lu)

Website : [www.fgdl.lu](http://www.fgdl.lu)

It will repay your deposits up to EUR 100,000 within 7 (seven) working days.

If you have not been repaid within this deadline, you should contact the FGDL since the time to claim reimbursement may be time-barred after a certain time limit. More information: [www.fgdl.lu](http://www.fgdl.lu)

## **OTHER IMPORTANT INFORMATION**

In general, all retail depositors and businesses are covered by the FGDL. Exceptions for certain deposits are stated on the FGDL's website. Quintet Private Bank (Europe) S.A. will also inform you on request whether certain products are covered or not. If deposits are covered, Quintet Private Bank (Europe) S.A. shall also confirm this on the statement of account.

Pursuant to article 175 of the *Law of 18 December 2015 on the failure of credit institutions and certain investment firms*, depositor's liabilities towards Quintet Private Bank (Europe) S.A. are taken into account when calculating the repayable amount, to the extent the set-off is possible under the statutory and contractual provisions governing the contract between Quintet Private Bank (Europe) S.A. and the depositor.