

**DEPOSIT GUARANTEE SCHEME: KEY INFORMATION**

Protection of deposits made with Lombard Odier (Europe) S.A. is ensured by:	Deposit Guarantee Fund Luxembourg <sup>(1)</sup>
Deposit protection limit:	100,000 EUR per depositor and credit institution <sup>(2)</sup>
If you have multiple deposits in the same credit institution:	All your deposits in the same credit institution are aggregated and the total is capped at 100,000 EUR <sup>(2)</sup>
If you have a joint account with one or more other persons:	The ceiling of 100.000 EUR applies to each applicant separately <sup>(3)</sup>
Deadline for reimbursement in the event of default of the credit institution:	Seven working days <sup>(4)</sup>
Currency of reimbursement:	EUR
Correspondence address:	Fonds de Garantie des Dépôts Luxembourg 283, route d'Arlon L – 1150 Luxembourg Postal address: L-2860 Luxembourg Email: info@fgdl.lu Tel: (+352) 26 25 1-1 Fax : (+352) 26 25 1-2601
For more information:	<a href="http://www.fgdl.lu">www.fgdl.lu</a>

(1) The 'Fonds de garantie des dépôts Luxembourg' (Deposit Guarantee Fund Luxembourg) is the organisation responsible for protecting your deposits, it will also act as a "single point of contact" and manage the claims of depositors of local branches of banks opened in other EU Member States, even if the claim is filed with the local scheme, the latter being as well in charge of the reimbursement.

**(2) General limit of protection**

If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are reimbursed through the Deposit Guarantee Scheme. The reimbursement is limited to EUR 100,000 per credit institution. This means that all deposits with the same credit institution are added together to determine the level of guarantee. For example, if a depositor holds a savings account with a balance of EUR 90,000 and a current account with a balance of EUR 20,000, the reimbursement will be limited to EUR 100,000. In some cases of so-called temporary high deposit balance – stemming from private real estate transactions (e.g. sale of a house) as well as from some specific events (such as payment of insurance benefits or compensation for criminal injuries or wrongful conviction, etc) – depositors will enjoy higher coverage, i.e. up to a ceiling of EUR 2,500,000, beyond the standard coverage level of EUR 100 000. However, such coverage will be limited in time (up to maximum 12 months). ( see Article 171 (2) of the Luxembourg Law of 18 December 2015) For more information please see [www.fgdl.lu](http://www.fgdl.lu).

**(3) Deposit protection limit of joint accounts**

In the case of joint accounts, the ceiling of EUR 100,000 applies to each applicant. However, deposits in an account in which at least two persons have rights in their capacity as a partner of a company, member of an association, or any grouping of a similar nature without legal personality are, for the calculation of the EUR 100,000 ceiling, grouped and treated as if they were made by a single applicant.

**(4) Repayment deadline**

The Deposit Guarantee Scheme is: Deposit Guarantee Fund Luxembourg (please see contact details above).

The Deposit Guarantee Scheme will refund your deposits (up to EUR 100,000) within a maximum of 7 working days as from June 2016. If you have not been reimbursed within this period, please contact the Deposit Guarantee Scheme as the deadline for submitting a claim can be limited. For more information please see [www.fgdl.lu](http://www.fgdl.lu)

#### Other important information

In general, all depositors, whether individuals or companies, are covered by the Deposit Guarantee Scheme. The exceptions applicable to certain deposits are indicated on the website of the Deposit Guarantee Scheme. Your credit institution will also advise you if certain products are guaranteed or not. If a deposit is guaranteed, your credit institution will also confirm it on the statement of account.