

# Deposit guarantee scheme: key information

Protection of deposits held with Bank Lombard Odier & Co Ltd are insured by:	esisuisse <sup>(1)</sup>
Deposit protection limit <sup>(2)</sup> :	CHF 100,000 per client and per institution <sup>(3)</sup>
If you have several eligible deposits with the same financial institution:	All your deposits with the same financial institution are aggregated and the amount protected is capped at CHF 100,000 <sup>(3)</sup>
If you hold a joint account with one or more other persons:	The assets held in a joint account are divided equally between the account holders; each portion is then allocated to the protected deposit amount of each client
Deadline for reimbursement:	20 working days <sup>(4)</sup>
Currency of reimbursement:	CHF <sup>(5)</sup>
Correspondence address:	esisuisse – Deposit Insurance Steinentorstrasse 11 4051 Basel E-mail: <a href="mailto:info@esisuisse.ch">info@esisuisse.ch</a> Tel.: +41 61 206 92 92
More information is available from:	<a href="http://www.esisuisse.ch">www.esisuisse.ch</a>

<sup>(1)</sup> esisuisse:

Esisuisse is the organisation responsible for protecting your deposits and making the necessary funds available to the liquidator so that they can reimburse you.

<sup>(2)</sup> Protected deposits:

Protected deposits are the assets of individuals or legal entities domiciled in Switzerland or abroad held in private, savings, investment, salary, numbered and deposit accounts, joint accounts, current accounts, association accounts or rent guarantee accounts. Deposits with subsidiaries of Swiss financial institutions abroad are not protected by esisuisse. Securities held by the client are not covered by the deposit guarantee scheme as they are only held by the financial institution on the client's behalf; if the institution goes bankrupt, they are returned directly to the client.

<sup>(3)</sup> Amount guaranteed:

A maximum of CHF 100,000 per client and per financial institution may be reimbursed. This means that all deposits with the same financial institution are added together to determine the level of guarantee. For example, if a client holds one account with a balance of CHF 90,000 and another account with a balance of CHF 20,000, the reimbursement will be limited to CHF 100,000. esisuisse shall make available a maximum of CHF 6 billion. If this amount is not sufficient to reimburse all eligible claims, they will be reimbursed proportionally.

<sup>(4)</sup> Deadline for reimbursement:

The deposit guarantee scheme (esisuisse) is only activated if the financial institution in liquidation due to bankruptcy has insufficient cash to reimburse clients' guaranteed deposits. In this eventuality, esisuisse shall make the necessary funds available within 20 working days to the Swiss Financial Market Supervisory Authority (FINMA) or the liquidator appointed by FINMA. All accounts notified to the financial institution are automatically considered as submitted claims. In the event of bankruptcy, your financial institution will contact you and transfer your guaranteed deposit to an account that you specify.

<sup>(5)</sup> Currency of reimbursement:

The guarantee applies regardless of the deposit currency. You will be reimbursed in Swiss francs (CHF). Amounts will be converted at the prevailing exchange rate on the date that bankruptcy proceedings are opened.