Deposit guarantee scheme: key information

Deposits held with Bank Lombard Odier & Co Ltd are protected by:	esisuisse[1]
Maximum deposit protected[2]:	CHF 100,000 per client (with the exception of financial intermediaries) or institution[3]
If you hold multiple eligible deposits in your name with the same bank:	All of the assets held in your accounts with the same bank are added together and the insured amount is capped at CHF 100,000[3]
If you hold an account with one or more other persons (joint account or collective account):	The assets that belong to this group are also protected up to a maximum of CHF 100,000 for each separate group
Reimbursement timeframe:	20 working days[4]
Reimbursement currency:	CHF[5]
Correspondence address:	esisuisse – Deposit Insurance Steinentorstrasse 11 4051 Basel E-mail: info@esisuisse.ch Tel.: +41 61 206 92 92
For more information:	www.esisuisse.ch

[1] esisuisse

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

[2] Guaranteed deposits

Guaranteed 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 banks abroad are not guaranteed by esisuisse. Securities held by the client are not covered by the deposit guarantee as they are only held by the bank on the client's behalf; if the bank goes bankrupt, they are returned directly to the client.

[3] Amount guaranteed

The reimbursement is capped at CHF 100,000 per bank client (with the exception of financial intermediaries, whose deposits are not protected) or by each separate group if the account is held by multiple holders. This means that all of a client's deposits at the same bank are added together to determine the amount guaranteed. For example, if a client has one account with a balance of CHF 90,000 and another account with a balance of CHF 20,000, a maximum of CHF 100,000 may be reimbursed. esisuisse shall make available a maximum of CHF 6 billion. If this amount is not enough to reimburse all eligible claims, they will be reimbursed proportionally.

[4] Reimbursement timeframe

The deposit guarantee scheme (esisuisse) is only activated if the bank that has been put into 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 bank are automatically considered as submitted claims. In the event of bankruptcy, your bank will contact you and transfer your guaranteed deposit to an account of your choice.

[5] Reimbursement currency

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

Bank Lombard Odier & Co Ltd

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