

## INFORMATION SHEET ABOUT DEPOSIT PROTECTION

**Deposits with BNP Paribas Fortis are guaranteed by:** *Le Fonds de garantie (Belgian financial transaction guarantee funds)*

**Guarantee limit** *EUR 100,000 per depositor per credit institution (1)*

*The following bank tradenames are part of your credit institution: BNP Paribas Fortis, Hello bank! and Fintro.*

**If you have more than one deposit with the same credit institution:** *The accumulation of all your deposits to the same credit institution will be guaranteed to a limit of EUR 100,000 (1)*

**If you have a joint account with one or more other persons:** *The EUR 100,000 limit will be applied to each depositor separately (2)*

**Reimbursement period in case of credit institution insolvency:** *20 working days (3)*

**Currency of reimbursement:** *EUR*

**Contact:**

*Fonds de garantie pour les services financiers  
Service Public Fédéral Finances  
Administration générale de la Trésorerie  
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Email : [fondsdegarantie.tresorerie@minfin.fed.be](mailto:fondsdegarantie.tresorerie@minfin.fed.be)*

**For more information (including the types of deposits and depositors covered by the guarantee):** *Website: <http://fondsdegarantie.belgium.be/fr>*

**Acknowledgement of receipt by the depositor (4)** *On .../.../....*

**Additional information**

**(1) Standard guarantee limit**

*If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors will be reimbursed via a Deposit Guarantee Scheme. This reimbursement is limited to a maximum of EUR 100,000 per person per credit institution. This means that all deposits with the same credit institution will be 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, the reimbursement will be limited to a maximum of EUR 100,000.*

*This method will also be applied if a credit institution operates under different trading names. BNP Paribas Fortis also trades under the following trading names: BNP Paribas Fortis, Hello bank! and Fintro. This means that all deposits with one or more of these trading names will be covered up to an accumulated maximum of EUR 100,000.*

*Under certain conditions, the following deposits will be protected beyond the EUR 100,000 limit.*

*These include, (i) deposits resulting from real-estate transactions concerning private residencies, (ii) deposits related to specific events in the life of the depositor that comply with certain social objectives and (iii) deposits resulting from the payment of insurance or compensation indemnities attributed to victims of criminal violations or judicial errors.*

*For more information: <http://fondsdegarantie.belgium.be/fr>*

**(2) Guarantee limit for joint accounts**

*For joint accounts, the limit of EUR 100,000 applies to each depositor. Deposits held on a joint account will be reimbursed according to the shares due to the person legally entitled to these values. In the absence of any specific provisions, the account will be distributed equally between the entitled persons. However, to calculate the EUR 100,000 guarantee limit, deposits to an account to which two or more persons are entitled as members of an association, grouping or partnership with no legal status, will be grouped together and processed as if they were made by a single depositor, unless the individual members can legally claim rights to the values of the account and that the identity of each one can be established.*

### *(3) Reimbursement*

*The legally competent Deposit Guarantee Scheme is the Financial Transactions Guarantee Fund*

*Website: <http://fondsdegarantie.belgium.be/fr>*

*This will reimburse your deposits up to a maximum of EUR 100,000 within 20 working days. This period will be gradually reduced to 7 working days by 2024 at the latest.*

*Until this period is finally brought to a maximum of 7 working days, the Guarantee Funds will also ensure, on specific request, that the depositors have access to a sufficient amount of their protected deposits to cover their cost of living, which will be made available within five working days. For more information: <http://fondsdegarantie.belgium.be/fr>*

*If you have not been reimbursed within this deadline, you should contact the Deposit Guarantee Scheme, as the claim period for this may be limited. For more information: <http://fondsdegarantie.belgium.be/fr>*

### *(4) Acknowledgement of receipt*

*There will be no acknowledgement of receipt for the annual remittance of the information sheet*

**Other important information.** *Generally speaking, all depositors, regardless of whether they are private or business clients, are covered by the Deposit Guarantee Scheme. Exceptions applied to certain types of deposit or depositor are indicated on the relevant Deposit Guarantee Scheme website. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are covered, the credit institution will also confirm this on your account statements.*

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