



## YOUR DAY-TO-DAY SERVICES

### FGDL - Fonds de Garantie du Luxembourg (Deposit Guarantee Fund)

#### Basic information on the protection of deposits

The protection of deposits performed with POST Luxembourg is provided by:	Fonds de garantie des dépôts Luxembourg (FGDL)(1)
Protection limit	100,000 euros per depositor and per credit institution: POST Finance(2)
If you have more than one deposit with the same credit institution:	All your deposits with the same credit institution are "aggregated" and the total is limited to 100,000 euros(2)
If you hold a joint account with one or more other person:	The limit of 100,000 euros applies to each depositor separately(3)
Reimbursement period in the event of default by the credit institution:	Seven business days(4)
Reimbursement currency:	Euro
Correspondence address:	Fonds de garantie des dépôts Luxembourg 283 route d'ARLON L-1150 Luxembourg Postal address: L-2860 Luxembourg Tel.: (+352) 26 25 11 Fax: (+352) 26 251 2601 info@fgdl.lu
For more information:	www.fgdl.lu

(1) System responsible for protecting your deposit

(2) General protection limit: if a deposit is unavailable because a credit institution is not capable of honouring its financial obligations, the depositors will be reimbursed by a deposit guarantee system. Reimbursement is limited to 100,000 euros per credit institution. This means that all deposits with the same credit institution are added together to determine the guarantee level. If, for example, a depositor holds two accounts with POST Finance, where the balance of the first account is 90,000 euros and the balance of the second account is 20,000 euros, reimbursement will be limited to 100,000 euros.

In the cases detailed in Article 171, paragraph 2 of the law of 18 December 2015 relating to the defaulting of credit institutions and certain investment firms, deposits are guaranteed above 100,000 euros, in which case they are guaranteed up to a limit of 2,500,000 euros. For more information: [www.fgdl.lu](http://www.fgdl.lu)

(3) Protection limit for joint accounts: In the case of joint accounts, the limit of 100,000 euros applies to each depositor. However, deposits into an account over which at least two people without legal personality have rights in the capacity as partner of a company or member of an association or any similar group will, for the purposes of calculating the 100,000 euro limit, be grouped together and treated as if they were performed by a single depositor.

(4) Reimbursement: The competent deposit guarantee system is the *Fonds de garantie des dépôts Luxembourg*, 283 route d'ARLON, L-1150 Luxembourg, Postal address: L-2860 Luxembourg, Tel.: (+352) 26 25 11, Fax: (+352) 26 251 2601, info@fgdl.lu [www.fgdl.lu](http://www.fgdl.lu)

It will reimburse your deposits (up to 100,000 euros) within a maximum of seven business days. If you have not been reimbursed within this time, please contact the deposits guarantee system, as the deadline for submitting a reimbursement request may be limited. For more information: [www.fgdl.lu](http://www.fgdl.lu)

#### Other important information

In general, all depositors, whether private individuals or companies, are covered by the deposit guarantee system. The exceptions applicable to certain deposits are given on the *Fonds de garantie des dépôts Luxembourg* website. POST Finance will also notify you upon request whether certain products are guaranteed or not. There is no need to acknowledge receipt of this form, as it concerns information that is provided annually.