



DEPOSIT GUARANTEE SCHEME

BASIC INFORMATION ON THE PROTECTION OF DEPOSITS

DEPOSITS IN INTESA SANPAOLO WEALTH MANAGEMENT S.A. ARE PROTECTED BY:	The Luxembourg <i>Fonds de Garantie des Dépôts</i> ¹
LIMIT OF PROTECTION:	€100,000 per depositor per credit institution ²
IF YOU HAVE MORE DEPOSITS AT THE SAME CREDIT INSTITUTION:	All your deposits with the same credit institution are 'aggregated' and the total is subject to the limit of €100,000 ²
IF YOU HOLD A JOINT ACCOUNT WITH OTHER PERSON(S):	The limit of €100,000 applies to each depositor separately ³
REIMBURSEMENT PERIOD IN CASE OF CREDIT INSTITUTION'S FAILURE:	Seven Business Day ⁴
CURRENCY OF REIMBURSEMENT:	Euro
CONTACT:	Fonds de Garantie de Dépôts Luxembourg 283, route d'Arlon L-1150 Luxembourg B.P. L-2860 Luxembourg (+352) 26 25 1-1 Fax: (+352) 26 25 1-2601, info@fgdl.lu Contact at your credit institution: Intesa Sanpaolo Wealth Management S.A., Legal department, 28, boulevard de Kockelscheuer L-1821 Luxembourg (+352)27 027 1; juridique@intesasanpaolowm.lu
FOR MORE INFORMATION ⁵ :	www.fgdl.lu
ACKNOWLEDGEMENT OF RECEIPT BY THE DEPOSITOR:	By signing the account opening application, the depositor acknowledges the receipt of this document
ADDITIONAL INFORMATION: in general, all retail depositors and businesses are covered by deposit guarantee schemes. exceptions for certain deposits are stated on the website of the responsible deposit guarantee scheme. your credit institution will also inform you on request whether certain products are covered or not. if deposits are covered, the credit institution shall also confirm this on the statement of account.	

¹ **Deposit Guarantee Scheme (DGS) responsible for the protection of your deposit**

² **General limit of protection**

If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum €100,000 per credit institution. This means that all deposits at the same credit institution are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with €90,000 and a current account with €20,000, they will only be repaid €100,000.

In the cases referred to in Article 171(2) of the Law of 18 December 2015 on the failure of credit institutions and certain investment firms, deposits are protected above €100,000, i.e. up to €2,500,000. More information: www.fgdl.lu.

³ **Limit of Protection for joint accounts**

In the case of joint accounts, the limit of €100,000 applies to each depositor.

However, deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of €100,000.

⁴ **Reimbursement**

The responsible Deposit Guarantee Scheme is: Fonds de Garantie des Dépôts Luxembourg, 283 Route d'Arlon L-1150 Luxembourg B.P. L-2860 Luxembourg (+352) 26 25 1-1, info@fgdl.lu, www.fgdl.lu. It will repay your deposits (up to €100,000) within a maximum period of 7 working days. If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be time-barred after a certain time limit. More information: <http://www.fgdl.lu>.

⁵ **Other important information**

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes.

However, there are a few exceptions for certain deposits. Please refer to the website of the FGDL in this context. The Bank will also inform you on request whether certain products are covered or not. If deposits are covered, the Bank will also confirm this on the statement of account.

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