

SMBC BANK INTERNATIONAL

Paris Branch

1/3/5 Rue Paul Cézanne, 75008 Paris, France

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General information on deposit protection

Deposit protection at the Paris Branch of SMBC Bank International is provided by	Fonds de Garantie des Dépôts et de Résolution (FGDR) (4)			
Limit of the protection	€ 100,000 per depositor and per credit institution (1)			
If you have several accounts in the same credit institution	All your eligible deposits are aggregated and compensation is capped at 100,000€ (1)			
If you hold a joint account with one or more other persons	The cap of € 100,000 applies to each depositor separately. The balance of an eligible joint account is distributed among its account co-holders; the share of each joint account depositor is added with its own assets for the calculation of the ceiling of guarantee which applies to him (2)			
Other special cases	See note (2)			
Compensation period in case of default of the credit institution	Seven working days (3)			
Currency of compensation	Euros			
Correspondent	Fonds de Garantie des Dépôts et de Résolution (FGDR) 65, rue de la Victoire — 75009 Paris Téléphone : 01-58-18-38-08 email : contact@garantiedesdepots.fr			
More information	Refer to the FGDR website: www.garantiedesdepots.fr			
Acknowledgment of receipt by the applicant	Customer name	Name and role of the signatory	Signature date	Signature

Further information

(1) GENERAL LIMIT OF PROTECTION

If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are indemnified by a deposit guarantee scheme. The allowance is capped at € 100,000 per person and per credit institution. This means that all accounts payable with the same credit institution are added together to determine the amount eligible for the guarantee (subject to the application of the legal or contractual provisions relating to clearing with its accounts receivable). The compensation cap is applied to this total. Deposits and persons eligible for this guarantee are mentioned in Article L. 312 -41 of the Monetary and Financial Code (for details on this point, see the website of the Fonds de Garantie des Dépôts et de Résolution). For example, if a customer has an eligible savings account (excluding livret A, livret de développement durable et livret d'épargne) with a balance of € 90,000 and a current account with a balance of € 20,000, compensation will be capped at € 100,000.

(2) MAIN CASES CONCERNING DEPOSITORS LEGAL PERSONS

Accounts in which at least two persons have rights as "indivisaire", business partner, member of an association or similar group which no legal personality, are grouped together and treated as having been made by a single depositor distinct from the owners or associates. Accounts belonging to a entrepreneur individuel à responsabilité limitée (EIRL), used for the purposes of his professional activity, are grouped and treated as having been made by a single depositor separate from the other accounts of this person.

(3) COMPENSATION

480 353 010 R.C.S Paris

SMBC Bank International (SMBC BI) Paris est agréée par l'Autorité de Contrôle Prudentiel et de Résolution (ACPR) et réglementée par l'ACPR et l'Autorité des Marchés Financiers (AMF) en France.

Notre siège social, SMBC BI Londres est autorisé par la Prudential Regulation Authority (PRA) et réglementé par la PRA et la Financial Conduct Authority (FCA) au Royaume-Uni

Capital de 3 200 000 000 USD et 50 000 GBP en nouvelles parts souscrites

Siège Social : 100 Liverpool Street, London EC2M 2AT, United Kingdom – Registre des sociétés d'Angleterre et du Pays de Galles n°4684034

The Fonds de Garantie des Dépôts et de Résolution makes compensation available to the depositors and beneficiaries of the guarantee, for the liability covered by it, seven working days from the date on which the Autorité de Contrôle et Résolution Prudentiel states that the deposits of the acceding institution are unavailable pursuant to the first paragraph of Article L. 312-5 of the Monetary and Financial Code.

This period of seven working days concerns compensation which does not imply any special treatment or additional information necessary for the determination of the compensable amount or the compensation of the depositor. If special treatment or additional information is required, payment of compensation shall be made as soon as possible and at the option of the Fonds de Garantie des Dépôts et de Résolution:

- by sending a check via registered mail with acknowledgment of receipt;
- by putting online, the necessary information on a secure internet space, specifically opened for this purpose by the Fund and accessible from its official website, to allow the beneficiary to make known the new bank account in which the funds should be paid.

(4) OTHER IMPORTANT INFORMATION

The general principle is that all customers, whether individuals or companies, whether their accounts are opened on a personal or professional basis, are covered by the Fonds de Garantie des Dépôts et de Résolution. The exceptions applicable to certain deposits or certain products are indicated on the FGDR website.

Your credit institution informs you on request if its products are guaranteed or not. If a deposit is guaranteed, the credit institution also confirms it on the account statement sent periodically and at least once a year.

(5) ACKNOWLEDGMENT RECEIPT BY THE APPLICANT

When this form is attached or incorporated into the general conditions or the special conditions of the draft contract or agreement, receipt is acknowledged upon signing of the agreement.

Receipt of this letter on an annual basis does not constitute adherence to the contract.