

## SMBC BANK INTERNATIONAL

### Paris Branch

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

Tel: +33 (0)1 44 90 48 00

Fax: +33 (0)1 44 90 48 01

## General information on deposit protection

<b>Deposit protection at the Paris Branch of SMBC Bank International is provided by</b>	Fonds de Garantie des Dépôts et de Résolution (FGDR) (4)			
<b>Limit of the protection</b>	€ 100,000 per depositor and per credit institution (1)			
<b>If you have several accounts in the same credit institution</b>	All your eligible deposits are aggregated and compensation is capped at 100,000€ (1)			
<b>If you hold a joint account with one or more other persons</b>	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)			
<b>Other special cases</b>	See note (2)			
<b>Compensation period in case of default of the credit institution</b>	Seven working days (3)			
<b>Currency of compensation</b>	Euros			
<b>Correspondent</b>	Fonds de Garantie des Dépôts et de Résolution (FGDR) 65, rue de la Victoire — 75009 Paris Téléphone : 01-58-18-38-08 email : <a href="mailto:contact@garantiedesdepots.fr">contact@garantiedesdepots.fr</a>			
<b>More information</b>	Refer to the FGDR website: <a href="http://www.garantiedesdepots.fr">www.garantiedesdepots.fr</a>			
<b>Acknowledgment of receipt by the applicant</b>	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 -4-1 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 with 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.

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 : 99 Queen Victoria Street, London EC4V 4EH – Registre des sociétés d'Angleterre et du Pays de Galles n°4684034

### **(3) COMPENSATION**

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.

## List of exclusions

A deposit is excluded from the deposit guarantee if:

- (1) The deposit holder and any beneficial owner have never been identified in accordance with anti-money laundering requirements. For more information, you can contact your bank, lending company or credit union.
- (2) The Depositor has obtained in respect of this deposit from the credit institution, on an individual basis, financial rates and benefits that have contributed to the aggravating financial situation of that institution.
- (3) The deposit is a security deposit not yet due, such as cash deposits, including those made as collateral or hedging positions taken on a financial instruments market, when these deposits are related to a service of investment, the clearing or retention of financial instruments provided by the account-holding institution, in particular if the default of the institution does not result in the settlement of the transactions they cover, as well as the contributions to the funds mutual guarantee within the account institution, not yet due.
- (4) Deposits arise from transactions for which a criminal conviction has been made for the offence of money laundering.
- (5) The deposit is made by a Depositor corresponding to one of the following cases:
  - Credit institution
  - Financial institution
  - Investment firm
  - Payment institution
  - Electronic money institution
  - Insurance undertaking
  - Reinsurance undertaking
  - Collective investment undertaking
  - Pension or retirement fund
  - Public authority, other than a small local authority and foreign counterparts (including, but not limited to, embassies and consulates)
  - The institutions and services mentioned in Article L. 518-1 of the Monetary and Financial Code <sup>1</sup>
- (6) The deposit corresponds to one of the following products:
  - Negotiable debt instruments, regardless of the issuer, including certificates of deposit (issued by the failed credit institution or by another institution)
  - Membership shares in a bank, cooperative investment certificates and subordinated loans
  - Financial securities and, in particular, securities accounts for the securities portion and deposits whose existence can be evidenced only by a financial instrument
  - Commitments arising out of own acceptances and promissory notes
  - Life insurance policies, capitalisation policies taken out with an insurance company
  - Accounts containing deposits whose principal is not redeemable at par, or is redeemable at par only pursuant to a specific guarantee or a specific agreement given by the credit institution that receives the deposits in question or by a third party<sup>2</sup>
  - Equity deposits
  - Pension savings scheme (PER, PERP, PEP) with an insurance company
  - Collective pension savings scheme (PERCO), intercompany collective pension savings scheme (PERCO-I), company pension savings scheme (PERE)
  - Company savings scheme (PEE), intercompany savings scheme (PEI)
  - Notes, coins and items entrusted to your bank's safety deposit department
  - Anonymous deposits or instrument with a holder who cannot be identified
  - Cash recorded on an electronic medium
  - Nominative savings certificates not recognised in a depositor account

For further information about exclusions, refer to the FGDR website at [www.garantiedesdepots.fr](http://www.garantiedesdepots.fr)

---

<sup>1</sup> Le Trésor public, la Banque de France, la Caisse des dépôts et consignations, La Poste, l'Institut d'Emission des Départements d'Outre-Mer, and l'Institut d'Emission d'Outre Mer

<sup>2</sup> Contracts for which the principal is not guaranteed, such as deposits of derivatives, etc.