



Brussels Branch

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Information sheet regarding the protection of deposits

Deposits in Sumitomo Mitsui Banking Corporation Brussels Branch are protected by:	Het Garantiefonds (BE) / Le Fonds de garantie (BE) / The Guarantee Fund (BE)
Limit of protection:	100.000 EUR per depositor and per credit institution ⁽¹⁾
If you have more deposits at the same credit institution:	All your deposits at the same credit institution are aggregated and the total is subject to the limit of 100.000 EUR ⁽¹⁾ .
If you have a joint account with other person(s):	The limit of 100.000 EUR applies to each depositor separately ⁽²⁾ .
Reimbursement period in case of credit institution's failure:	20 working days ⁽³⁾
Currency of reimbursement:	Euro
Contact:	Garantiefonds voor financiële diensten/ Fonds de garantie pour les services financiers/ Guarantee Fund for financial services Federal Public Service Finance General Administration of Treasury Kunstlaan 30 1040 Brussels - Belgium Tel. : +32.2.574.78.40 Fax: +32.2.579.69.19 Email: – garantiefonds.thesaurie@minfin.fed.be (Dutch) or – fondsdegarantie.tresorerie@minfin.fed.be (French).
More information:	Website: – https://garantiefonds.belgium.be/nl (Dutch) or – https://www.fondsdegarantie.belgium.be/fr (French).
Acknowledgement of receipt by the depositor ⁽⁴⁾:	Date:/...../.....

Additional information

⁽¹⁾ 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 EUR 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 EUR and a current account with 20.000 EUR, he or she will only be repaid 100.000 EUR.

Under certain conditions, some deposits are entitled to a coverage level of more than 100.000 EUR. These include (i) deposits resulting from real estate transactions relating to private residences, (ii) deposits in connection with certain life events of the depositor and which serve certain social purposes, and (iii) deposits that are a result of the payment of insurance allowances or compensation for damage caused by criminal activities or wrongful conviction.

For more information: – <https://garantiefonds.belgium.be/nl> (Dutch) or
– <https://www.fondsdegarantie.belgium.be/fr> (French).

⁽²⁾ Limit of protection for joint accounts

In case of joint accounts, the limit of 100.000 EUR applies to each depositor. Deposits in a joint account are reimbursed in accordance with each depositor's entitlement to their share. Without specific provisions to the contrary, the account will be divided evenly amongst the entitled depositors. Deposits in an account to which two or more persons are entitled as members of a business partnership, an 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 EUR unless members can individually assert their rights to the balance on that account, and the identity of each one can be ascertained.

⁽³⁾ Reimbursement

The responsible Deposit Guarantee Scheme is the Garantiefonds voor financiële diensten/Fonds de garantie pour les services financiers/Guarantee Fund for financial services.

Website: – <https://garantiefonds.belgium.be/nl> (Dutch) or
– <https://www.fondsdegarantie.belgium.be/fr> (French).

The Guarantee Fund will repay your deposits up to 100.000 EUR within the period of 20 working days at the latest, which will gradually be reduced to a term of 7 working days at the latest by 2024. As long as the period has not been reduced to a maximum of 7 working days, the Guarantee Fund will ensure that depositors will have access to an appropriate amount of their covered deposits to cover the costs of living within 5 working days of their request. For more information: <https://garantiefonds.belgium.be/nl> (Dutch) or <https://www.fondsdegarantie.belgium.be/fr> (French).

If you have not been repaid within these deadlines, you must contact the Guarantee Fund yourself since the period to file a reimbursement claim may be limited. For further information: <https://garantiefonds.belgium.be/nl> (Dutch) or <https://www.fondsdegarantie.belgium.be/fr> (French).

⁽⁴⁾ Acknowledgement of receipt

There is no acknowledgement of receipt with yearly sending of the information sheet.

Other important information

In general, all retail and professional depositors are covered by the Deposit Guarantee Scheme. The exceptions applicable to certain types of deposits or depositors are stated on the website of the responsible Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain deposits are covered or not. If a deposit is covered, the credit institution shall also confirm this on your statement of account.