

## CaixaBank Wealth Management Luxembourg

### FGDL Deposit guarantee Factsheet

<b>Deposits in CaixaBank Wealth Management Luxembourg are protected by:</b>	Fonds de Garantie des Dépôts Luxembourg (FGDL) <sup>(1)</sup>
<b>Limit of protection:</b>	EUR 100,000 per depositor per credit institution <sup>(2)</sup> .
<b>If you have more deposits at the same credit institution:</b>	All your eligible deposits at the same credit institution are 'aggregated' and the total is subject to the limit of EUR 100 000 <sup>(2)</sup> .
<b>If you have a joint account with other person(s):</b>	The limit of EUR100,000 applies to each depositor separately <sup>(3)</sup> .
<b>Reimbursement period in case of credit institution's failure:</b>	Seven (7) business days <sup>(4)</sup> .
<b>Currency of reimbursement:</b>	Euro
<b>Contact:</b>	Fonds de Garantie des Dépôts Luxembourg 283, route d'Arlon L – 1150 Luxembourg Postal address: L-2860 Luxembourg E-Mail: info@fgdl.lu Tel.: (+352) 26 25 1-1 Fax : (+352) 26 25 1-2601 www.fgdl.lu
<b>More information:</b>	www.fgdl.lu

**(1) Scheme 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 EUR 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 EUR 90 000 and a current account with EUR 20 000, he or she will only be repaid EUR 100 000.

This method will also apply when your credit institution operates under several trading names. This means that all deposits with one or more of these trading names are in total covered up to EUR 100,000. In the cases referred to in Article 171, paragraph 2 of the law of 18 December 2015 relating to the failure of credit institutions and certain investment firms, deposits are guaranteed above EUR 100,000, in which case they are guaranteed up to a maximum amount of EUR 2.500.000. More information is available at: [www.fgdl.lu](http://www.fgdl.lu).

### **(3) Limit of protection for joint accounts**

In case of joint accounts, the limit of EUR 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 EUR 100 000.

### **(4) Reimbursement**

The responsible Deposit Guarantee Scheme is

Fonds de Garantie des Dépôts Luxembourg  
283, route d'Arlon, L – 1150 Luxembourg  
Postal address: L-2860 Luxembourg  
E-mail: [info@fgdl.lu](mailto:info@fgdl.lu)  
Tel.: (+352) 26 25 1-1  
Fax: (+352) 26 25 1-2601  
[www.fgdl.lu](http://www.fgdl.lu).

It will repay your deposits (up to EUR 100 000) within a maximum period of 7 business 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 barred after a certain time limit. Further information can be obtained under [www.fgdl.lu](http://www.fgdl.lu).

### **Other important 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.