

Depositor Information sheet

Deposits at BNP Paribas S.A. Senckenberganlage 19, 60325 Frankfurt am Main are protected by	Entschädigungseinrichtung des Bundesverbandes Öffentlicher Banken Deutschlands GmbH
Limit of protection	EUR 100.000,00 per depositor per credit institution
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 EUR 100.000,00
If you have a joint account with other person(s)	The limit of EUR 100.000,00 applies to each depositor separately
Reimbursement period in case of credit institution's failure	Within 7 working days
Currency of reimbursement	Euro
Contact Details	Entschädigungseinrichtung des Bundesverbandes Öffentlicher Banken Deutschlands GmbH, Lennéstraße 11, 10785 Berlin, Germany Telephone: +49 (0) 30 81 92 0 Email: einlagensicherung@voeb-edoe.de
More information	www.voeb-edoe.de

Additional information

Your deposit is covered by a statutory Deposit Guarantee Scheme and a contractual Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would in any case be repaid up to EUR 100.000,00.

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 100.000,00 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 90.000,00 and a current account with EUR 20.000,00, he or she will only be repaid EUR 100.000,00.

In case of joint accounts, the limit of EUR 100.000,00 applies to each depositor. 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 100.000,00. In the Cases listed in Section 8 (2) to (4) of the German Deposit Guarantee Act (Einlagensicherungsgesetz) deposits are protected above EUR 100.000,00. More information can be obtained from the website of Entschädigungseinrichtung des Bundesverbandes Öffentlicher Banken Deutschlands GmbH at www.voeb-edoe.de.

The responsible Deposit Guarantee Scheme is Entschädigungseinrichtung des Bundesverbandes Öffentlicher Banken Deutschlands GmbH, Lennéstraße 11, 10785 Berlin, Germany

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It will repay your deposits (up to EUR 100.000,00) within 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 barred after a certain time limit. More information can be obtained from the website of Entschädigungseinrichtung des Bundesverbandes Öffentlicher Banken Deutschlands GmbH at www.voeb-edoe.de.

Further 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.