

Basic information about the protection of deposits

Deposits in Industrial and Commercial Bank of China (Europe) S.A. Amsterdam Branch are protected by:	Fonds de garantie des dépôts Luxembourg (FGDL), the Deposit Guarantee Fund Luxembourg ¹⁾
Limit of protection:	EUR 100,000 per depositor per credit institution ²⁾
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 ²⁾
If you have a joint account with other person(s):	The limit of EUR 100,000 applies to each depositor separately ³⁾
Reimbursement period in case of credit institution's failure:	7 working days ⁴⁾
Currency of reimbursement:	euro (EUR)
Contact:	Fonds de garantie des dépôts Luxembourg (FGDL) 283, route d'Arlon L-1150 Luxembourg Postal address: L-2860 Luxembourg Tel.: (+352) 26 25 1-1 Fax: (+352) 26 25 1-2601 Email: info@fgdl.lu
More information:	www.fgdl.lu

Additional information

1) Scheme responsible for the protection of your deposit.

2) Overall 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.

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 partner of a company, member of 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 EUR 100,000.

4) Reimbursement

The responsible Deposit Guarantee Scheme is the “Fonds de garantie des dépôts Luxembourg” (FGDL), 283 route d'Arlon, L-1150 Luxembourg, telephone number (+352) 26 25 1-1, fax number: (+352) 26 25 1-2601, email: info@fgdl.lu, website: www.fgdl.lu. It will repay your deposits (up to EUR 100,000) within 7 working days.

If you have not been repaid within this deadline, 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.

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. Industrial and Commercial Bank of China (Europe) S.A. Amsterdam Branch will also inform you, on request, whether certain products are covered or not. If deposits are covered, Industrial and Commercial Bank of China (Europe) S.A. Amsterdam Branch will also confirm this on the statement of account.