

Basic information about the protection of deposits

Deposits in J.P. Morgan Bank Luxembourg S.A. and its branches in the European Union ("J.P. Morgan") are protected by:	The <i>Fonds de Garantie des Dépôts Luxembourg</i> ("FGDL") 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). The repayment for depositors of Luxembourg banks and their European branches is made in euros.
Contact:	Fonds de Garantie des Dépôts Luxembourg (FGDL) Legal address: 283, route d'Arlon, L-1150 Luxembourg Postal address: L-2860 Luxembourg Telephone number: (+352) 26 25 1-1 Fax number: (+352) 26 25 1-2601 info@fgdl.lu
More information:	www.fgdl.lu
Acknowledgement of receipt by the depositor:	«CLIENTNAME» _____ (Authorised Signer)

ADDITIONAL INFORMATION

¹Scheme responsible for the protection of your deposit

Your deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would be repaid up to EUR 100 000 by the Deposit Guarantee Scheme.

²General 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.

In the circumstances referred to in Article 171, Paragraph 2 of the Law of 18 December 2015 concerning the failure of credit institutions and certain investment firms, deposits are guaranteed beyond EUR 100 000, in which case they are guaranteed up to a maximum of EUR 2 500 000. Refer to www.fgdl.lu for further information.

³Limit 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.

⁴Reimbursement

The responsible Deposit Guarantee Scheme is: *Fonds de Garantie des Dépôts Luxembourg*, 283, route d'Arlon, L-1150 Luxembourg, info@fgdl.lu. It will repay your deposits (up to EUR 100 000) 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. 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. 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.

EXCLUSIONS LIST

A deposit is excluded from protection if:

1. The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your credit institution.
2. The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
3. It is a deposit made by a depositor which is one of the following:
 - credit institution
 - financial institution
 - investment firm
 - insurance undertaking
 - reinsurance undertaking
 - collective investment undertaking
 - pension or retirement fund⁵
 - public authority.

For further information about exclusions, refer to the FGDL website at www.fgdl.lu .

⁵ Deposits by personal pension plans or professional pension plans of small and medium sized enterprises are not excluded.