Financial Services Compensation Scheme Information Sheet – France

Basic information about the protection of deposits

Deposits in JPMorgan Chase Bank, N.A., Paris Branch are protected by:	Fonds de garantie des dépôts et de résolution (FGDR)
Limit of protection:	EUR 100,000 per depositor per credit institution (1) The following trade name is part of your credit institution: J.P. Morgan
If you have more than one account at the same credit institution:	All your deposits at the same credit institution that are covered by the guarantee are aggregated to calculate the amount eligible for the guarantee; the total is subject to the limit of EUR 100,000 or the appropriate amount in foreign currency (1).
If you have a joint account with one or more other person(s):	The limit of EUR 100,000 applies to each depositor separately. The balance of the joint account is split between its joint holders; each holder's share is added to his or her respective assets to calculate the applicable individual guarantee limit (2).
Other specific cases:	See note (2)
Reimbursement period in case of credit institution's failure:	Seven working days (3)
Currency of reimbursement:	Euro
Contact:	Fonds de garantie des dépôts et de resolution (FGDR) 65, rue de la Victoire, 75009 Paris, France Telephone: +33 (0)1 58 18 38 08 E-mail: contact@garantiedesdepots.fr
More information:	Please refer to the FGDR website: (4) http://www.garantiedesdepots.fr/
Name of depositor	
Acknowledgement of receipt by the depositor: (5)	
	(Authorised Signer)

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 a maximum of EUR 100,000 per person and per credit institution. This means that all credit balances at the same credit institution are added up in order to determine the coverage level (subject to statutory and contractual provisions on offsetting against debit balances). The limit of protection is applied to this total. The deposits and depositors eligible for this guarantee are listed in Article L.312-4-1 of the French Monetary and Financial Code (*Code monétaire et financier*) (for any further information on this point please see the *Fonds de garantie des dépôts et de résolution* website).

This method will also be applied if a credit institution operates under different trade names. JPMorgan Chase Bank, N.A. Paris Branch also trades under the following name: J.P. Morgan. This means that all deposits by the same person with one or more of these trade names are in total covered up to EUR 100,000.

(2) Main specific cases:

Joint accounts are split equally between joint account holders unless a contractual provision stipulates a different division ratio. Each account holder's share is added to his or her individually held accounts or deposits and that total is eligible for the maximum EUR 100,000 guarantee.

Deposits in accounts in respect of which at least two people have rights as a co- owner ("indivisaire"), a shareholder of a company, a member of a French Association or any similar entity without legal personality, are aggregated and treated as though they had been made by a single depositor separately from the co- owner-s or the shareholder.

Accounts belonging to a French status of "*Entrepreneur individuel à responsabilité limité*" (EIRL) opened in order to hold the assets and bank deposits relating to his or her professional activity are aggregated and treated as though they had been made by a single depositor separately from deposits in this other person's accounts.

Certain deposits of an exceptional nature (an amount resulting from a transaction on a property asset belonging to the depositor; an amount representing capital compensation for a loss incurred by the depositor; an amount representing the capital payment of a retirement benefit or inheritance) benefit from a guarantee of more than EUR 100,000 for a limited time period after they are made (for any further information on this point please see the *Fonds de garantie des dépôts et de résolution* website).

(3) Reimbursement:

The Fonds de garantie des dépôts et de résolution will repay depositors and guarantee beneficiaries the deposits covered by the guarantee within seven working days of the date on which the Autorité de contrôle prudentiel et de résolution records that the member institution's deposits are unavailable in accordance with the first paragraph of Article L.312-5 of the French Monetary and Financial Code.

This deadline concerns reimbursements that involve no specific processing and require no further information to calculate the reimbursable amount or identify the depositor. If specific processing or further information is required, the reimbursement will take place as soon as possible.

The Fonds de garantie des dépôts et de résolution makes reimbursements either:

- by sending a cheque via recorded delivery post;

- or by uploading all the necessary information to a secure online space that it has opened expressly for this purpose, which can be accessed from its official website (see below) and which allows the beneficiary to enter the details of the new bank account into which he or she wishes the reimbursement to be transferred.

(4) Other important information:

All clients, whether retail or business depositors and whether their accounts are held in their personal or their company name, are covered by the FGDR. Exceptions applicable to certain deposits or certain products are listed on the FGDR's website.

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 sent periodically and at least once a year.

(5) Acknowledgement of receipt:

When this form is attached to or included with the general or specific terms and conditions of the draft account contract or agreement, acknowledgement of its receipt shall be given when the contract or agreement is signed. No acknowledgement of receipt is required when the form is sent each year, after the contract or agreement has been signed.