

Accounts belonging to a French status of “*Entrepreneur individuel à responsabilité limitée*” (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.