

BELGIUM FINANCIAL SERVICES COMPENSATION SCHEME – INFORMATION SHEET

DEPOSIT PROTECTION INFORMATION SHEET (Applicable FROM 1 January 2017)

Deposits made with JPMorgan Chase Bank N.A., Brussels Branch are protected by:	The Fonds de garantie (BE)
Maximum protection:	€100,000 per depositor per lending institution (1) The following banking brands are part of your lending institution JPMorgan Chase Bank N.A., Brussels Branch.
If you have multiple deposits with the same lending institution:	All of your deposits with the same lending institution are added together and the total is capped at €100,000 (1)
If you hold a joint account with one or more other individuals:	The €100,000 maximum applies separately to each depositor (2)
Compensation period in the event of lending institution failure:	20 business days (3)
Compensation currency:	Euro
Correspondent:	Fonds de garantie pour les services financiers Service Public Fédéral Finances Administration générale de la Trésorerie Avenue des Arts 30 BE – 1040 Brussels Phone: 32 2 574 78 40 Fax 32 2 579 69 19 E-mail: fondsdegarantie.tresorerie@minfin.fed.be
For more information including on the types of deposits and depositors covered under the protection	Website: http://fondsdegarantie.belgium.be/fr
Acknowledgement of receipt by the depositor:	«CLIENTNAME» _____ (Authorised Signer) Date : / /
<p>Additional information</p> <p>(1) Standard protection limit</p> <p>If a deposit is unavailable because a lending institution is unable to honor its financial obligations, depositors are compensated by a deposit insurance system. Compensation is capped at €100,000 per person per lending institution. This means that all deposits with a single lending institution are added up in order to determine the insurance level. For example, if a depositor holds a savings account with a balance of €90,000 and a checking account with a balance of €20,000, his or her compensation will be limited to €100,000.</p> <p>Under certain conditions, the following deposits are insured for over €100,000: Deposits (i) resulting from real estate transactions involving private residential property, (ii) deposits related to special events in a depositor's life that fulfill certain social purposes and (iii) deposits resulting from payout of insurance benefits or compensation granted to victims of criminal offenses or miscarriages of justice.</p> <p>For more information: http://fondsdegarantie.belgium.be/fr</p> <p>(2) Maximum protection for joint accounts</p> <p>In cases of joint accounts, the €100,000 maximum applies to each depositor. Deposits held in a joint account are compensated in accordance with the proportion belonging to each individual holding rights to the assets. In the absence of specific provisions, the account is divided evenly among the account holders. Deposits in an account with at least two individuals who hold rights to the account as members of an association, group or co-ownership not granted legal personality, however, with regard to calculating the €100,000 maximum, are grouped together and treated as though they were made by a single depositor, unless members may exercise individual rights to the account assets and the identity of each of them may be established.</p> <p>(3) Compensation</p> <p>The relevant deposit insurance system is the <i>Fonds de garantie pour les services financiers</i></p> <p>Website: http://fondsdegarantie.belgium.be/fr</p> <p>It will compensate your deposits up to €100,000 within a maximum period of 20 working days, which will be progressively reduced to a period of</p>	

7 working days by 2024.

Until this period has been reduced to a maximum of 7 working days, the *Fonds de garantie* will ensure that depositors have access to an amount of their deposits sufficient to cover cost of living within a period of five working days following a claim. For more information: <http://fondsdegarantie.belgium.be/fr>

If you have not been compensated within these periods, please contact the deposit insurance system, because the time frame to submit a claim may be limited. For more information: <http://fondsdegarantie.belgium.be/fr>

⁽⁴⁾ Acknowledgement of receipt

Receipt need not be acknowledged when the annual information sheet is sent.

Other important information

In general, all depositors, whether individuals or companies, are covered by the deposit insurance system. Exceptions that apply to certain types of deposits or depositors are specified on the website of the relevant deposit insurance system. Your lending institution will also tell you, on request, whether certain deposits are eligible or not. If a deposit is eligible, the lending institution will also confirm this on your account statement.