

# GERMANY FINANCIAL SERVICES COMPENSATION SCHEME - INFORMATION SHEET

V1.6\_04\_16\_24

## INFORMATION SHEET FOR THE DEPOSITOR

Deposits in J.P. Morgan SE and its branches in the European Union are protected by:	Entschädigungseinrichtung deutscher Banken GmbH (EdB) <sup>(1)</sup>
Limit of protection:	EUR 100 000 per depositor per credit institution <sup>(2)</sup>
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 <sup>(2)</sup>
If you have a joint account with other person(s):	The limit of EUR 100 000 applies to each depositor separately <sup>(3)</sup>
Reimbursement period in case of credit institution's failure:	7 working days <sup>(4)</sup>
Currency of reimbursement:	Euro (EUR)
Contact:	<p>Entschädigungseinrichtung deutscher Banken GmbH Burgstraße 28 10178 Berlin Germany</p> <p>Postal address: Postfach 11 04 48 10834 Berlin Germany</p> <p>Telephone: +49 (0)30 59 00 11 960 E-Mail: <a href="mailto:info@edb-banken.de">info@edb-banken.de</a></p>
More information:	<a href="http://www.edb-banken.de">www.edb-banken.de</a>
Acknowledgement of receipt by the depositor:	<p>«CLIENTNAME»</p> <hr/> <p>(Authorised Signer)</p>

### Additional Information (All Or Some Of The Below)

- (1) Your deposit is covered by a statutory Deposit Guarantee Scheme and a contractual Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would in any case be repaid up to EUR 100 000.
- (2) 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) 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.

In the cases set out in section 8 paragraphs 2 to 4 of the German Deposit Guarantee Act (*Einlagensicherungsgesetz*), deposits are protected above EUR 100 000. More information can be obtained on the website of the Entschädigungseinrichtung deutscher Banken GmbH under [www.edb-banken.de](http://www.edb-banken.de).

- (4) Reimbursement

The responsible Deposit Guarantee Scheme is

Entschädigungseinrichtung deutscher Banken GmbH  
Burgstraße 28  
10178 Berlin  
Germany

Postal address:  
Postfach 11 04 48  
10834 Berlin  
Germany

Telephone: +49 (0)30 59 00 11 960  
E-Mail: [info@edb-banken.de](mailto:info@edb-banken.de)

It will repay your deposits (up to EUR 100 000) at the latest 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 on the website of the Entschädigungseinrichtung deutscher Banken GmbH under [www.edb-banken.de](http://www.edb-banken.de).

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.