Julius Bär

DEPOSIT GUARANTEE SCHEME

General Information on the Luxembourg deposit guarantee system (the "Deposit Guarantee Scheme")

Deposits with the Bank are protected by	Fonds de garantie des dépôts Luxembourg **(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	Seven working days[4]
Currency of reimbursement	Euro
Contact	**Fonds de garantie des dépôts Luxembourg (FGDL)** Head office address: 283, route d'Arlon, L-1150 Luxembourg Mailing address: L-2860 Luxembourg Phone: (+352) 26 25 1-1 Fax: (+352) 26 25 1-2601 E-mail: info@fgdl.lu
More information	Please refer to FGDL website: http://www.fgdl.lu/

1 Scheme responsible for the protection of your deposit

2 General limit of protection
- If a deposit is unavailable because the Bank is unable to meet its financial obligations, depositors are repaid by the FGDL. This repayment covers at maximum EUR 100,000 per credit institution. This means that all deposits with 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.
- Client's liabilities towards the Bank are taken into account when calculating the repayable amount.
- In cases referred to in article 171 (2) of the BRR Act 2015, deposits are guaranteed beyond EUR 100,000, in which case they are guaranteed up to EUR 2,500,000. More information is available under http://www.fgdl.lu/.

3 Limit 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.

4 Reimbursement

The responsible Deposit Guarantee Scheme is:
Fonds de garantie des depots Luxembourg (FGDL)
Head office address: 283, route d'Arlon, L-1150 Luxembourg
Mailing address: L-2860 Luxembourg
Phone: (+352) 26 25 1-1
Fax: (+352) 26 25 1-2601
E-mail: info@fgdl.lu

It will repay your deposits up to EUR 100,000 within seven working days starting 1 June 2016.

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 http://www.fgdl.lu/.

5 Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes.

However, there are a few exceptions for certain deposits. Please refer to the website of the FGDL in this context. The Bank will also inform you on request whether certain products are covered or not. If deposits are covered, the Bank will also confirm this on the statement of account.

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