



PROVIDING YOU INFORMATION ON WAYS TO PROTECT YOUR MONEY:  
FRENCH DEPOSIT GUARANTEE AND RESOLUTION FUND

Dear Customer,

Thank you for choosing us as your everyday banking partner. Just as every year, we would like to provide you with information regarding the French Deposit Guarantee And Resolution Fund (FGDR)\*.

Did you know?

BNP Paribas necessarily complies with the FGDR to protect the assets that you entrust us with. In the event of your bank's failure, the Guarantee shall provide compensation to you according to the conditions outlined in the table below. This Deposit Guarantee contributes to the stability of the financial system.

For more information, please visit [www.garantiedesdepots.fr](http://www.garantiedesdepots.fr).

We are proud to have you as one of our customers, and we are here to answer any questions you may have.  
Your team at BNP Paribas.

\*In accordance with the Order of 27 October 2015.

Standard form for information to be provided to depositors. General information on deposit protection	
The protection of deposits made with BNP Paribas is ensured by:	Fonds de garantie des dépôts et de résolution (FGDR)
Protection limit:	€100,000 per depositor and per credit institution <sup>(1)</sup> The company names provided hereafter are part of your credit institution: Hello bank!, l'Agence en Ligne, BNP Paribas Banque de Bretagne.
If you have several accounts with the same credit institution:	All your deposits registered on your accounts opened in the same credit institution falling within the scope of the guarantee are added together to determine the amount eligible for the guarantee; the amount of compensation is capped at €100,000 <sup>(1)</sup> .
If you hold a joint account with one or more other persons:	The €100,000 limit applies to each depositor separately. The balance of the joint account is divided between its joint holders; each one's share is added together with his or her own assets to calculate the guarantee ceiling that applies to him or her <sup>(2)</sup> .
Other special cases:	See note <sup>(2)</sup>
Time limit for compensation in the event of default of the credit institution:	Seven business days <sup>(3)</sup>
Currency of compensation:	Euros
Correspondent:	Fonds de garantie des dépôts et de résolution (FGDR) 65 rue de la Victoire - 75009 Paris 01 58 18 38 08 Email: <a href="mailto:contact@garantiedesdepots.fr">contact@garantiedesdepots.fr</a>
To find out more	Refer to the FGDR website: <a href="https://www.garantiedesdepots.fr/">https://www.garantiedesdepots.fr/</a>
Acknowledgement of receipt by applicant <sup>(5)</sup> :	On .../.../...

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 compensated by a deposit guarantee scheme. The indemnification is capped at €100,000 per person and per credit institution. This means that all credit accounts opened with the same credit institution are added together to determine the amount eligible for the guarantee (subject to the application of legal or contractual provisions relating to offsetting against its accounts receivable). The indemnity limit is applied to this total. The deposits and persons eligible for this guarantee are mentioned in article L. 312-4-1 of the French Monetary and Financial Code (for further details on this point, see the website of the Fonds de garantie des dépôts et de résolution).

**For example,** if a customer holds an eligible savings account (excluding "Livret A", "Livret de Développement Durable et Solidaire" and "Livret d'Epargne Populaire") with a balance of €90,000 and a current account with a balance of €20,000, compensation will be capped at €100,000. This method also applies when a credit institution operates under more than one brand name. BNP Paribas also operates under the following name(s): "Hello bank!", "La Net Agence", "BNP Paribas Banque de Bretagne". This means that all deposits from the same person accepted under these trademarks benefit from a maximum compensation of €100,000.

**(2) Main specific cases.** The joint accounts shall be divided equally between the joint holders, unless a contractual stipulation providing another distribution key. The share accruing to each is added to their own accounts or deposits and this total is guaranteed up to €100,000. Accounts to which at least two persons have rights in their capacity as undivided co-owners, partners in a company, members of an association or any similar grouping, not having legal personality, are grouped together and treated as having been made by a single depositor separate from the undivided co-owners or partners. Accounts belonging to an Individual Entrepreneur with Limited Liability (EIRL), opened in order to allocate the assets and bank deposits of his professional activity, are grouped together and treated as having been made by a single depositor distinct from the other accounts of this person. The sums registered on the Livret A, a "Livret de Développement Durable et Solidaire" - LDDS - and a "Livret d'Épargne Populaire" - LEP - are guaranteed independently of the cumulative limit of €100,000 applicable to the other accounts. This guarantee applies to the sums deposited in all of these saving accounts for a single holder as well as the interest on these sums up to a limit of €100,000 (for further details, see the Internet site of the Fonds de garantie des dépôts et de résolution).

**For example,** if a customer holds a "Livret A" and a "LDDS" with a balance of €30,000 and a current account with a balance of €90,000, he will be indemnified up to €30,000 for its savings accounts and up to €90,000 for its current account. Certain deposits of an exceptional nature (sum from a real estate transaction carried out on a residential property belonging to the depositor; sum constituting capital compensation for damage suffered by the depositor; sum constituting the capital payment of a retirement benefit or inheritance) benefit from an increase in the guarantee beyond €100,000, for a limited period of time following their collection (for more details on this point, see the Internet site of the Fonds de garantie des dépôts et de résolution).

**(3) Compensation.** The Fonds de garantie des dépôts et de résolution shall make compensation available to depositors and beneficiaries of the guarantee, for deposits covered by the guarantee, seven business days from the date on which the Autorité de contrôle prudentiel et de résolution establishes the unavailability of the deposits of the member institution in application of the first paragraph of I of Article L.312-5 of the Monetary and Financial Code. This period of seven business days will be applicable as of 1 June 2016; until this date, this period is twenty business days. This period concerns compensation that does not involve any special treatment or additional information necessary to determine the amount of compensation or to identify the depositor. If special processing or additional information is necessary, compensation shall be paid as soon as possible.

At the discretion of the Fonds de garantie des dépôts et de résolution, the following shall be made available

- either by sending a letter-cheque by registered mail with acknowledgement of receipt,
- or by putting the necessary information online on a secure Internet space, opened specially for this purpose by the Fund and accessible from its official website (see below), in order to enable the beneficiary to indicate the new bank account to which it wishes the compensation to be paid by transfer.

**(4) Additional important information.** The general principle is that all customers, whether individuals or businesses, whether their accounts are opened in a personal or professional capacity, are covered by the FGDR. Exceptions applicable to certain deposits or products can be found on the FGDR website. Your credit institution will inform you on request whether its products are guaranteed or not. If a deposit is guaranteed, the credit institution will also confirm this on the statement of account sent periodically and at least once a year.

**(5) Acknowledgment of receipt.** Where this form is attached to or incorporated in the general or special conditions of the draft contract or agreement, it shall be acknowledged on signature of the agreement. Receipt shall not be acknowledged when the form is sent annually after the conclusion of the contract or agreement.



**BNP PARIBAS**

**The bank  
for a changing  
world**

