



INFORMATION ABOUT THE PROTECTION OF DEPOSITS

This information notice has been drafted by Mediobanca International (Luxembourg) S.A. to inform you of the deposit protection scheme provided for by the Luxembourg Law of 18 December 2015 on the failure of credit institutions and certain investment firms, transposing Directive 2014/49/EU of the European Parliament and of the Council of 16 April 2014 on Deposit Guarantee Schemes.

Deposits with Mediobanca International (Luxembourg) S.A. are protected by:	Fonds de garantie des dépôts Luxembourg (FGDL) ¹
Limit of protection:	€ 100,000 per depositor per credit institution ²
If you have more deposits at the same credit institution:	All your deposits with the same institution will be "aggregated" and the total is subject to a limit of € 100.000
If you have a joint account with other person(s):	The limit of € 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 283 route d'Arlon, L – 1150 Luxembourg Tél.: (+352) 26 25 1-1 Fax : (+352) 26 25 1-2601
More information:	www.fgdl.lu

¹ Deposit Guarantee Scheme responsible for the protection of your deposit.

² General limit of protection: if a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. The 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. In the cases referred to in Article 171(2) of the Law of 18 December 2015 on the failure of credit institutions and certain investment firms, deposits are protected above EUR 100,000, i.e. up to EUR 2,500,000. More information: www.fgdl.lu.

³ Limit of protection for joint accounts: in case of joint accounts, the limit of Euros 100.000 applies to each depositor. However, deposits on 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 Euros 100.000.

⁴ Reimbursement: the competent Deposit Guarantee Scheme is indicated above. It will repay your deposits (up to the applicable limit) within maximum 7 working days. If you have not been repaid within such deadline, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit.