

DEPOSITOR INFORMATION

Basic information about the protection of deposit

Deposits in Bank of China (Europe) S.A. and Bank of China Limited, Luxembourg Branch are protected by:	Fond de Garantie des Dépôts Luxembourg ⁽¹⁾
Limit of protection:	EUR 100.000 per depositor per credit institution ⁽²⁾
If you have multiple 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 ⁽³⁾
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:	7 working days ⁽⁴⁾
Currency of reimbursement:	Euro
Contact:	Fond de Garantie des Dépôts Luxembourg 283, route d’Arlon L-1150 Luxembourg Post address: L-2860 Luxembourg Tel: (+352) 26 25 1-1 info@fgdl.lu
For more information:	www.fgdl.lu

(1) 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 reimbursed by a Deposit Guarantee Scheme. This reimbursement is at a 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 a balance of EUR 90.000 and a current account with a balance of EUR 20.000, the reimbursement will be limited to EUR 100.000.

In the cases mentioned in the article 171, paragraph 2 of the Law of 18 December 2015, relating to the failure of credit institutions and certain investment companies, the deposits are guaranteed over EUR 100.000. In these cases they are covered up to a maximum of EUR 2.500.000. For further information please consult website of Fond de Garantie des Dépôts Luxembourg: 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 business partners, members of an association, or grouping of a similar nature, without the status of a legal entity, are aggregated and treated as if they are made by a single depositor for the purpose of calculating the limit of EUR 100.000.

(4) Reimbursement

The responsible Deposit Guarantee Scheme is: Fond de Garantie des Dépôts Luxembourg (FGDL), 283, route d’Arlon, L-1150 Luxembourg, post address: L-2860 Luxembourg, (+352) 26 25 1-1, info@fgdl.lu, www.fgdl.lu. It will reimburse 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 limited. Further information can be obtained under: www.fgdl.lu.

Other important information

In general, all individual and corporate depositors are covered by Deposit Guarantee Scheme. Applicable exceptions to certain deposits are indicated 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 a deposit is covered, it will be confirmed by the credit institution on the statement of account.