

Information sheet for the depositor

Basic information on deposit protection

Deposits with BTG Pactual Europe S.A. are protected by:	FGDL (Luxembourg Deposit Guarantee Fund)
Security ceiling:	Euro 100,000.00 per depositor ⁽¹⁾
If you make several deposits with BTG Pactual Europe S.A.:	All your deposits with the same credit institution will be "added up" and the total amount will be subject to the ceiling of Euro 100,000.00 ⁽¹⁾
If you have a joint account with one or more other persons:	The upper limit of Euro 100,000.00 applies to each individual depositor ⁽²⁾
Reimbursement period in the event of default of a credit institution:	7 working days ⁽³⁾
Currency of the refund:	Euro
Contact details:	FGDL (Fonds de garantie des dépôts Luxembourg) 283, route d'Arlon L-1150 Luxembourg info@fgdl.lu Phone: (+352) 26251-1 Fax: (+352) 2625 1-2601
Further information:	www.fgdl.lu

Additional information:

(1) General security ceiling:

If a deposit is unavailable because a credit institution cannot meet its financial obligations, depositors are compensated by the deposit guarantee scheme. The maximum amount covered is Euro 100,000.00 per credit institution. This means that all deposits held at the same credit institution are added together when calculating this sum. For example, if a depositor holds Euro 90,000.00 in a savings account and Euro 20,000.00 in a current account, he will only be reimbursed Euro 100,000.00.

(2) Security ceiling for joint accounts:

For joint accounts, the upper limit of Euro 100,000.00 applies to each depositor.

However, deposits in an account which may be held by two or more persons as members of a partnership, firm, association or similar grouping without legal personality shall be aggregated and treated as a single depositor's deposit for the purpose of calculating the limit of EUR 100,000.00.

In some cases, deposits in excess of Euro 100,000.00 are secured. Further information is available at www.fgdl.lu.

(3) Refund

The responsible deposit guarantee scheme is:
FGDL (Fonds de garantie des dépôts Luxembourg)
283, route d'Arlon
L-1150 Luxembourg
info@fgdl.lu
Phone: (+352) 26251-1
Fax: (+352) 2625 1-2601
www.fgdl.lu

Your deposits up to Euro 100,000.00 will be refunded within 7 working days at the latest.

If you have not received a refund within these deadlines, you should contact the Deposit Guarantee Scheme, as the validity period for refund claims may expire after a certain period. Further information is available at www.fgdl.lu.

Other important information:

Deposits by retail and corporate customers are generally covered by deposit guarantee schemes. Exemptions applicable to certain deposits are communicated on the website of the relevant Deposit Guarantee Scheme. Your credit institution will also inform you on request whether or not certain products are covered. If deposits are covered, the bank will also confirm this on the account statement.