

GENERAL INFORMATION ON DEPOSIT PROTECTION	
Deposits held with Natixis are protected by:	Deposit Guarantee and Resolution Fund (Fonds de Garantie des Dépôts et de Résolution – FGDR)
Protection limit	€100,000 per depositor and per credit institution (1)
If you have multiple accounts at the same credit institution	All your deposits held at the same credit institution and covered by the guarantee are aggregated to determine the total eligible amount; the compensation amount is capped at €100,000 (or the equivalent in foreign currency) (1)
If you hold a joint account with one or more other persons	The limit of €100,000 applies to each depositor separately. The balance of the joint account is divided between the co-holders; each person's share is added to their own account balances to calculate their compensation ceiling (2)
Other specific cases	See note (2)
Compensation period in case of the credit institution's failure	Seven business days (3)
Currency of compensation	Euros
Correspondent	Deposit Guarantee and Resolution Fund (Fonds de Garantie des Dépôts et de Résolution – FGDR) 65 rue de la Victoire - 75009 Paris Tel.: 01 58 18 38 08 E-mail: contact@garantiedesdepots.fr
To know more	Please refer to the FGDR's website: http://www.garantiedesdepots.fr
Acknowledgement of receipt by the depositor (5)	Date: .../.../..... Signature

Additional information:

(1) General protection limit:

If a deposit becomes unavailable because a credit institution is unable to meet its financial obligations, depositors are compensated by a deposit guarantee scheme. Compensation is capped at €100,000 per person and per credit institution. This means that all eligible accounts held at the same credit institution are aggregated to determine the total amount covered by the guarantee (subject to the application of legal or contractual provisions allowing set-off against accounts with debit accounts). The compensation cap applies to this aggregated amount. The types of deposits and depositors eligible for the guarantee are listed in Article L.312-4-1 of the French Monetary and Financial Code (further details can be found on the website of the Deposit Guarantee and Resolution Fund).

Example: If a client holds an eligible savings account (excluding *Livret* type "*Livret A*", "*Livret de Développement Durable et Solidaire*" and "*Livret d'Épargne Populaire*" savings account) with a balance of €90,000 and a current account with a balance of €20,000, the total compensation will be capped at €100,000.

This rule also applies where a credit institution operates under several trademarks. This means that the maximum compensation paid for all deposits of the same person accepted under these trademarks is €100,000.

(2) Main specific cases

Joint accounts are divided equally among the co-holders, unless a contractual agreement provides otherwise. Each holder's share is added to their individual accounts or deposits and is subject to the €100,000 guarantee limit.

Accounts held jointly by two or more individuals in their capacity as co-owners, partners in a company, association members, or members of any similar unincorporated group are considered as belonging to a single depositor distinct from the co-owners or members.

Accounts held by a self-employed entrepreneur with limited liability (EURL) and opened specifically for business assets and deposits are grouped together and treated as belonging to a separate depositor from that person's other accounts.

The amounts in *Livrets* type "*Livrets A*", "*Livrets de Développement Durable et Solidaire*" (LDDS) and "*Livrets d'Épargne Populaire*" (LEP) are covered independently of the €100,000 cap that applies to other accounts. This guarantee covers all deposits made into such savings products, including interest, up to €100,000 per account holder (for further details, see the website of the *Fonds de garantie des dépôts et de résolution* [Deposit Guarantee and Resolution Fund]). Example: If a client holds a *Livret A* savings account and an LDDS with a combined balance of €30,000, and a current account with a balance of €90,000, they will be compensated €30,000 for the savings accounts and €90,000 for the current account.

Certain exceptional deposits (sums arising from a real estate transaction involving a residential property belonging to the depositor; sums constituting capital compensation for damage suffered by the depositor; sums constituting the capital payment of a retirement benefit or an inheritance) benefit from an increase in the guarantee above €100,000, for a limited period following their collection (for further details on this point, see the website of the Deposit Guarantee and Resolution Fund).

(3) Compensation:

The Deposit Guarantee and Resolution Fund makes compensation available to depositors and beneficiaries for eligible deposits within seven working days from the date the Prudential Supervision and Resolution Authority (ACPR) declares that the institution's deposits are unavailable, pursuant to the first paragraph of Article L.312-5 I of the French Monetary and Financial Code. This period of seven business days will apply from 1 June 2016.

This seven-timeframe covers standard cases that do not require special processing or additional information to determine the amount due or to verify the identity of the depositor. If special processing or further information is required, compensation will be paid as soon as possible.

The Deposit Guarantee and Resolution Fund may choose to make these funds available:

- by registered letter with a cheque enclosed, or
- by posting the necessary information online in a secure online portal specially created for this purpose by the Deposit Guarantee and Resolution Fund and accessible from its official website (see below), so that the beneficiary can indicate the new bank account to which he or she would like the compensation to be paid by transfer.

(4) Other important information:

As a general principle, all clients, whether individuals or businesses, and whether their accounts are held for personal or professional purposes, are covered by the Deposit Guarantee and Resolution Fund (FGDR). Exceptions that apply to certain deposits or products are specified on the FGDR's website.

Your credit institution will inform you, upon request, whether or not its products are covered by the guarantee. If a deposit is covered, this will also be confirmed on your account statement, issued periodically and at least once a year.

(5) Acknowledgement of receipt:

When this form is annexed to or incorporated within the general or specific terms and conditions of a draft contract or agreement, it is deemed acknowledged upon signature of the agreement.

There is no acknowledgment of receipt upon the annual sending of the form after the conclusion of the contract or agreement.