

## Deposit Guarantee Information Sheet

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|----------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Deposits made at Byblos Bank Europe S.A. are guaranteed by:                                  | The Guarantee Fund (BE)                                                                                                                                                                                                                                                                                    |
| Guarantee limit:                                                                             | 100,000 EUR per depositor and per credit institution <sup>(1)</sup>                                                                                                                                                                                                                                        |
| If you have several deposits held at the same credit institution:                            | All your deposits at the same credit institution are added up and the total amount is subject to the limit of 100,000 EUR <sup>(1)</sup>                                                                                                                                                                   |
| If you have a joint account with other person(s):                                            | The limit of 100,000 EUR applies to each depositor separately <sup>(2)</sup>                                                                                                                                                                                                                               |
| Reimbursement period in case a credit institution is no longer able to meet its obligations: | 20 working days <sup>(3)</sup>                                                                                                                                                                                                                                                                             |
| Reimbursement currency:                                                                      | Euro                                                                                                                                                                                                                                                                                                       |
| Contact:                                                                                     | Financial Services Guarantee Fund<br>Federal Public Service Finance<br>General Treasury Department<br>Avenue des Arts 30<br>B-1040 Brussels<br>Tel. : +32.2.574.78.40<br>Fax: +32.2.579.69.19<br>E-mail : <a href="mailto:garantiefonds.thesaurie@minfin.fed.be">garantiefonds.thesaurie@minfin.fed.be</a> |
| For more information (e.g. about the deposits and the depositors covered by the guarantee):  | Website: <a href="http://fondsdegarantie.belgium.be/">http://fondsdegarantie.belgium.be/</a>                                                                                                                                                                                                               |
| Acknowledgement of receipt by the depositor <sup>(4)</sup>                                   | ... / ... / ...                                                                                                                                                                                                                                                                                            |

### Additional information

#### (1) General guarantee limit

If a deposit is unavailable due to the fact that a credit institution is unable to meet its financial obligations, depositors are repaid by the deposit guarantee scheme. The maximum reimbursement amounts to 100,000 EUR per person and per credit institution. This means that all deposits at the same credit institution are added up for the purpose of calculating the amount to be covered. If, for instance, a depositor holds a savings account with 90,000 EUR and a current account with 20,000 EUR, he or she will only be repaid 100,000 EUR.

Under certain conditions, the following deposits are guaranteed above 100,000 EUR:

It concerns (i) deposits resulting from real estate transactions regarding private residential properties, (ii) deposits linked to a number of life events of a depositor which satisfy specific social purposes, and (iii) deposits resulting from the payment of insurance compensation or compensation to victims of criminal actions or judicial errors.

More information can be found on: <http://fondsdegarantie.belgium.be/>

#### (2) Guarantee limit for joint accounts

In case of joint accounts, the limit of 100,000 EUR applies to each depositor. The reimbursement of deposits held on joint accounts is granted depending on the share held by each of the beneficiaries. If there are no specific provisions, the account is split in equal parts for all of the beneficiaries. However, in the case of deposits on an account where two or more persons can exercise rights because of their membership to an association, group or a

joint ownership without legal personality, the deposits are, for the purpose of calculating the limit of 100,000 EUR, added up and considered as if they had been made by a single depositor, unless the members can exercise individual rights on the deposit and the identity of each member can be established.

### (3) Reimbursement

The deposit guarantee scheme competent in this matter is the Financial Services Guarantee Fund.

Website: <http://fondsdegarantie.belgium.be/>

It will reimburse your deposits up to 100,000 EUR within a period of maximum 20 working days, which will be gradually reduced to a period of 7 working days at the latest in 2024.

As long as this period will not have been reduced to 7 working days at the most, the Guarantee Fund will make sure that the depositors will be granted access, within 5 working days following their request, to an amount of their guaranteed deposits which is suitable for covering their cost of living. More information can be found on: <http://fondsdegarantie.belgium.be/>

If you have not received any reimbursement within the deadlines mentioned above, you should contact the deposit guarantee scheme, because the period for making a reimbursement request may be limited. More information can be found on: <http://fondsdegarantie.belgium.be/>

### (4) Acknowledgement of receipt

There is no acknowledgement of receipt as for the annual sending of the information sheet.

### Other important information

Generally, all depositors, i.e. private persons and companies, are covered by the deposit guarantee scheme. Exceptions for certain categories of deposits or depositors are stated on the website of the competent deposit guarantee scheme. Your credit institution will also inform you on request whether some particular deposits are covered or not. If a deposit is covered, the credit institution will also confirm this on your statements of account.