

GUARANTEE DEPOSIT SCHEME

BASIC INFORMATION ABOUT THE PROTECTION OF DEPOSITS

Banque Havilland S.A. (the "Bank"), including its UK branch (London), has adhered to the deposit guarantee scheme of the Fonds de garantie des dépôts Luxembourg (FGDL) which regroups all Luxembourg credit institutions (please refer to contact details below).

Limit of protection:

EUR 100.000 per depositor per credit institution

If you have several deposits with the Bank, all your deposits with the same credit institution are «aggregated» and the total is subject to the limit of EUR 100.000.

If you have a joint account with other person(s):

The limit of EUR 100.000 applies to each depositor separately.

Reimbursement period in case of the Bank's bankruptcy:

- 7 working days

Currency of reimbursement: Euro (EUR)

ADDITIONAL INFORMATION

Scheme responsible for the protection of your deposit

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. This repayment covers a maximum of EUR 100.000 per credit institution. This means that all deposits with 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, the client will only be repaid EUR 100.000.

In some cases as defined by article 171, paragraph 2 of the Law of 18 December, 2015 on the recovery and resolution of credit institutions and investment firms, deposits may be protected up to a maximum of EUR 2.500.000.

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 members of a business partnership, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of EUR 100.000.

REIMBURSEMENT:

The Fonds de garantie des dépôts Luxembourg (FGDL) is responsible for the said deposit guarantee scheme, (please refer to contact details below).

The FGDL will repay your deposits (up to a maximal amount of EUR 100.000) within a maximum period of 7 working days.

If you have not been repaid within these deadlines, please contact with the FGDL since the time to claim reimbursement may be barred after a certain time limit.

Other important information

In general, all depositors, whether private individuals or companies, are covered by the deposit guarantee scheme. Exceptions for certain deposits are stated on the website of the Fonds de garantie des dépôts Luxembourg (FGDL). The Bank will also inform you on request whether certain products are covered or not. If deposits are covered, the Bank shall also confirm this on the statement of account.

Contact:

Fonds de garantie des dépôts Luxembourg (FGDL)
283, route d'Arlon, L-1150 Luxembourg
Postal address: L-2860 Luxembourg
Tel. (+352) 26 25 1-1
Fax (+352) 26 25 1-2601

info@fgdl.lu

Further information can be found at: www.fgdl.lu.

Banque Havilland (Monaco) S.A.M., a subsidiary of Banque Havilland S.A., with registered office at Le Monte Carlo Palace,

BANQUE HAVILLAND S.A.

35a, avenue J.F. Kennedy • L-1855 Luxembourg • t. +352 463 131 • f. +352 463 132 • w. banquehavilland.com
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3-7, Boulevard des Moulins, MC-98000 Monaco, is a credit institution regulated by the French regulator, Autorité de Contrôle Prudentiel et de Résolution, 61, rue Taibout 75436 Paris Cedex 09 and the local regulator, Commission de Contrôle des Activités Financières 4, rue des Iris BP540 98015 Monaco Cedex (www.ccaf.mc).

Banque Havilland (Monaco) S.A.M. is also a member of a deposit guarantee scheme, the Fonds de garantie des dépôts et de Résolution (FGDR). Upon request, Banque Havilland (Monaco) S.A.M. can provide its clients with any further information on the deposit guarantee scheme. In addition, further information can be found on www.garantiedesdepots.fr.

“FGDR - La Protection de votre Argent en cas de Défaillance de votre Banque” (FR)

“FGDR - Protecting your Accounts in the Event that your Bank Fails” (EN)

Banque Havilland (Suisse) S.A. a subsidiary of Banque Havilland S.A., is a public limited company (société anonyme) with registered office at 10, Boulevard du Théâtre, CP 5760, 1211 Geneva 11, Switzerland, registered with the Geneva Trade and Companies' Registry under number CHE-101.069.319, authorised by the Federal Financial Market Supervisory Authority (FINMA).

Banque Havilland (Suisse) S.A. – Zurich branch, operates as a branch of Banque Havilland (Suisse) S.A., with registered office at Bellariastrasse 23, 8027 Zürich, Switzerland, registered with the Zurich Trade and Companies' Registry under number CHE-305.198.419.

Banque Havilland (Suisse) S.A. is a member of the depositor protection scheme of esisuisse with registered office at Steinentorstrasse 11, CH-4051 Basel. In Switzerland, cash deposits up to CHF 100,000 by Client are treated in a privileged way (i.e. paid out immediately from available liquidity of the

defaulting bank); if the liquidity does not allow to pay entirely the privileged cash deposits, the depositor protection scheme will cover the difference up to globally CHF 6 billion. Upon request Banque Havilland (Suisse) S.A. will provide you with further information on the deposit guarantee scheme; additional information are also available on: www.esisuisse.ch.

Banque Havilland (Suisse) S.A. is subject to prudential supervision by the Federal Financial Market Supervisory Authority (FINMA) having its registered office at Laupenstrasse 27, CHH 3003 Bern.

Banque Havilland (Liechtenstein) AG, a subsidiary of Banque Havilland S.A., is a public limited company (Aktiengesellschaft) with registered office at Austrasse 61, LI - 9490 Vaduz Liechtenstein, listed with the 'Liechtenstein Trade and Companies' Registry under number FL-1.542.492-8, authorised by the Liechtenstein Finanzmarktaufsicht (FMA).

Banque Havilland (Liechtenstein) AG is also a member of the deposit guarantee scheme of the EAS with registered office at Austrasse 46, LI-9490 Vaduz. EAS is an autonomous foundation under Liechtenstein law in the form of a protected cell company. In the event of default of a bank that is in a pre-existing contractual relationship with the foundation, the foundation has assumed the responsibility to guarantee the entitled deposits of the bank's clients up to a maximum of CHF 100,000 or the equivalent of this amount in another currency per client. Further information on the scope of the liabilities protected by the EAS is available on the EAS' website (www.eas-liechtenstein.li).

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