

INFORMATION ON DEPOSITS

The purpose of this section is to provide you, in accordance with the Directive, with certain information concerning the deposit of assets and the protection of our clients' assets.

Degroof Petercam Asset Management S.A. (hereinafter "DPAM") entrusts the administration of the custody of the clients' assets under mandate to another financial institutions or to its parent company, Bank Degroof Petercam S.A. (hereinafter "the Bank").

In both cases, this custodian (whether external or not) is responsible for the deposit and safekeeping of the financial instruments.

Information regarding Guarantee Fund and Protection Fund

Principles

Any deposit held with a credit institution in a Member State of the European Economic Area is protected up to an amount of €100,000 per person and per institution.

Any deposit of funds held with a Belgian investment firm is protected up to an amount of €100,000 per person and per institution.

Any financial instrument held with a credit institution or investment firm in a Member State of the European Economic Area is protected up to an amount of €20,000 per person and per institution.

Deposit guarantee: which assets are protected?

- All deposits placed in one of the following accounts, regardless of currency:
 - Current accounts,
 - Savings accounts,
 - Term accounts ;
- Registered or dematerialised savings bonds registered in registered accounts ;
- Bonds or other bank debt securities issued or constituted before 2 July 2014
- Deposits of funds with investment firms intended for or resulting from investment transactions in financial instruments

Financial instruments guarantee

The protection applies to financial instruments that a client has placed on deposit with his institution.

The institutions that belong to the protection system are:

- Credit institutions
- Brokerage firms

- Asset management and investment advisory companies
- Management companies of collective investment institutions, which are also authorized to carry out individual portfolio management

For the securities he has entrusted to his financial institution, the client remains the legitimate owner of his securities and has a right to claim them directly.

The protection scheme covers any possible non-recovery of securities deposited on account with a financial institution in the event of its default. The level of this additional coverage offered by the protection system remains at € 20,000 per person per institution.

The terms and conditions of these guarantees can be obtained upon written request to DPAM and are available on the website of the Protection Fund:

<https://www.fondsdegarantie.belgium.be/fr> - [Fonds de garantie et Fonds de protection |](#)
<https://www.garantiefonds.belgium.be/nl> - [Beschermingsregelingen | Garantiefonds en Beschermingsfonds](#)
