BNP PARIBAS,
Hungary Branch

DEPOSITOR INFORMATION
Basic information about the protection of deposit

Deposits in BNP PARIBAS, Hungary Branch are protected by:	the French deposit guarantee scheme (*Fonds de Garantie des Dépôts et de Résolution*; in short: FGDR)
Limit of protection:	EUR 100,000 per depositor and per credit institution. *Please refer to footnote (1).*
If you have more deposits at the same credit institution:	all your deposits recorded on your accounts opened at the same credit institution within the scope of guarantee are 'aggregated' in order to determine the amount eligible for the guarantee. The total amount of compensation is subject to the limit of EUR 100,000. *Please refer to footnote (1).*
If you have a joint account with other person(s):	the limit of EUR 100,000 applies to each depositor separately. The balance of the joint accounts is divided between its co-owners; each part is added to his/her own amount regarding the calculation of his/her limit of compensation. *Please refer to footnote (2).*
Other special cases:	*Please refer to footnote (2).*
Reimbursement period in case of credit institution's failure:	7 working days. Compensation in Hungary is paid out by the Hungarian National Deposit Insurance Fund (OBA) on behalf of the French deposit guarantee scheme FGDR. *Please refer to footnote (3).*
Currency of reimbursement:	EUR
Contact (for deposit insurance):	Fonds de Garantie des Dépôts et de Résolution (FGDR) Address: 65, rue de la Victoire, 75009 Paris, France Tel. +33 1 58 18 38 08 E-mail address: contact@garantiedesdepots.fr Webpage: http://www.garantiedesdepots.fr/en
More information (for payment):	Országos Betétbiztosítási Alap (OBA) Address: H-1092 Budapest, Köztelek utca 6., City Gate 1. irodaház, 6. em. Postal address: 1476 Budapest, Pf. 270, Hungary Tel.: +36 (1) 214 0661, Fax: +36 (1) 214-0665 E-mail address: info@oba.hu Webpage: www.oba.hu *Please refer to footnote (3).*
Acknowledgement of receipt by the depositor:	*Please refer to footnote (5).*
Date:	
Depositor (Company) name:	
Name of Signatory/Signatories:	
Signature:	

BNP PARIBAS

Additional information

(1) General protection limit:
If a deposit becomes unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a deposit guarantee scheme. The repayment is limited to maximum EUR 100,000 per person and per credit institution. This means that all deposits at the same credit institution are added up in order to determine the coverage level (subject to the application of French legal or contractual provisions in relation to netting between accounts which may show a positive or negative balance). The total coverage applies to such resulting amount. Deposits and persons eligible to the deposit guarantee scheme are defined by article L. 312-4-1 of the French monetary and financial code. (For more details, please refer to the website of the FGDR https://www.garantiedesdepots.fr/en).
If, for instance, a depositor holds an eligible savings account with a balance of EUR 90,000 and a payment account with a balance of EUR 20,000 at the same credit institution, the maximum compensation shall be EUR 100,000.
This method will also be applied if a credit institution operates under different trademarks. This means that all deposits with one or more of these trademarks are in a total covered up to EUR 100,000.

(2) Special cases:
The joint accounts are divided between the co-owners in equal shares, unless contractual provisions stipulate a different allocation key. The share belonging to each is added to their separate own accounts or deposits, and each co-owner is entitled to the compensation amounting to EUR 100,000 separately.
Deposits on an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, 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.
In case of certain deposits with an exceptional nature (deposits resulting from real estate transactions relating to private residential properties, deposits resulting from a compensation for damages suffered by the depositor and paid in capital, deposits resulting from the payment of certain retirement benefits or inheritance) are protected for a coverage level above EUR 100,000, for a limited period following their receipt. (For more details, please refer to the website of the FGDR).

(3) Compensation:
Compensation to the depositors of any branch incorporated in the territory of Hungary of a financial institution established in another EEA Member State shall be paid via the OBA in accordance with the provisions of the deposit guarantee scheme of the home Member State, for instance, France, from the funds made available by that scheme (the FGDR).
In case of insolvency of your credit institution, compensation is paid by the French deposit guarantee scheme. Regarding the notification of depositors, in the name of the French deposit guarantee scheme – as the deposit guarantee scheme of the home Member State – the OBA shall notify the depositors affected by the compensation in the territory of Hungary.
The OBA shall repay deposit to the depositors in the amount of up to EUR 100,000 on behalf of FGDR within 7 working days from the date on which the French Supervision and Resolution Authority (Autorité de Contrôle Prudentiel et de Résolution) determines the unavailability of the deposits with your credit institution that have adhered to the French deposit guarantee scheme, in accordance with paragraph 1 of article L. 312-5 of the French monetary and financial code.
This period concerns compensation which does not involve any particular treatment or any additional information necessary for the determination of the compensable amount or identification of the depositor. If special treatment or additional information is required, forwarding of compensation amount shall be made as soon as possible.
If you do not receive the compensation within 7 days, please contact the OBA. (For more details, please refer to the website of the OBA).

(4) Other important information:
In general, all retail depositors and corporate businesses that their account be opened for private purpose or professional purpose, are covered by the deposit guarantee scheme FGDR. Exceptions for certain deposits are stated on the below referred website of the FGDR: http://www.garantiedesdepots.fr/en.
Your credit institution will also inform you on request whether certain products are covered by the guarantee scheme or not. If deposits are covered, the credit institution shall also confirm this on the statement of account sent periodically and at least once a year.

(5) Acknowledgement of receipt:
When this depositor information form is attached or inserted into the general conditions or the special conditions of your contract, it is deemed to be acknowledged when signing such contract. It shall not be deemed to be acknowledged at the time of the annual depositor information sending to the depositor after the conclusion of the contract.

A summary on general information regarding the deposit guarantee and investor compensation system by FGDR is available in English and Hungarian translation on the website of BNP PARIBAS, Hungary Branch and at the Branch's premises that are open for customers.