

## Information on the protection of deposits

Deposits in KBC Bank NV are protected by:	The Guarantee fund (BE)
Limit of protection:	100.000 euros per depositor per credit institution <sup>(1)</sup> The following bank trademarks are part of your credit institution: KBC Bank, KBC, KBC Brussels, KBC France, KBC Netherlands, KBC UK, KBC Germany, KBC Ireland, KBC Italy.
If you have more deposits at the same credit institution:	All your deposits at the same credit institution are 'aggregated' and the total amount is subject to the limit of 100.000 euros <sup>(1)</sup>
If you have a joint account with other person(s):	The limit of 100.000 euros applies to each depositor separately <sup>(2)</sup>
Reimbursement period in case of credit institution's failure:	20 working days <sup>(3)</sup>
Currency of reimbursement:	Euro
Contact :	<b>Guarantee Fund for financial services</b> Service Public Fédéral Finances Administration générale de la Trésorerie Avenue des Arts 30 B-1040 Bruxelles Tel.: 32.2.574.78.40 Fax: 32.2.579.69.19 E-mail: <a href="mailto:fondsdegarantie.tresorerie@minfin.fed.be">fondsdegarantie.tresorerie@minfin.fed.be</a>
More information:	Website: <a href="http://multimediafiles.kbcgroup.eu/nq/published/kbc/pdf/spabel/varia/deposit-guarantee-brochure.pdf">http://multimediafiles.kbcgroup.eu/nq/published/kbc/pdf/spabel/varia/deposit-guarantee-brochure.pdf</a>

## Additional information

### (<sup>1</sup>) General limit of protection

If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the deposit guarantee scheme. This repayment covers at maximum 100.000 euros per credit institution. This means that all deposits at the same credit institution are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with 90.000 euros and a current account with 20.000 euros, he or she will only be repaid 100.000 euros.

This method will also be applied if a credit institution operates under different trademarks. KBC Bank NV also trades under the names: KBC Bank, KBC, KBC Brussels, KBC France, KBC Netherlands, KBC UK, KBC Germany, KBC Ireland, KBC Italy. This means that all deposits with one or more of these trademarks are in total covered up to 100.000 euros.

Under certain conditions, the following deposits are guaranteed above 100.000 euros :

It concerns deposits (i) resulting from real estate transactions regarding retail residential property, (ii) deposits linked to specific 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 will be available at <http://multimediafiles.kbcgroup.eu/ng/published/kbc/pdf/spabel/varia/deposit-guarantee-brochure.pdf>

### (<sup>2</sup>) Limit of Protection for joint accounts

In case of joint accounts, the limit of 100.000 euros applies to each depositor. The reimbursement of deposits held on joint accounts is done on the basis of the share held by each depositor. In the absence of specific terms, the account is split in equal parts among the relevant depositors. In the case of deposits on accounts where two or more persons can exercise rights because of their membership to an association, group, or a joint ownership without legal personality, the 100.000 euros limit is calculated as if the deposit had been made by a single depositor, save the case when each member can exercise individual rights on the deposit and the identity of each member can be established.

### (<sup>3</sup>) Reimbursement

The responsible deposit guarantee scheme is the Guarantee fund for financial services.

Website <http://multimediafiles.kbcgroup.eu/ng/published/kbc/pdf/spabel/varia/deposit-guarantee-brochure.pdf>.

It will repay your deposits up to 100.000 euros within a maximum deadline of 20 business days. This deadline will be gradually reduced to 7 working days at the latest by 2024.

If repayable amount(s) are not available within 7 working days, then an emergency payout, covering life costs, is available within 5 working days after the relevant request. Further information can be obtained under <http://multimediafiles.kbcgroup.eu/ng/published/kbc/pdf/spabel/varia/deposit-guarantee-brochure.pdf>.

If you have not been repaid within these deadlines, you should contact the deposit guarantee scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://multimediafiles.kbcgroup.eu/ng/published/kbc/pdf/spabel/varia/deposit-guarantee-brochure.pdf>.

### (<sup>4</sup>) Acknowledgement of receipt

No acknowledgement of receipt is needed on the occasion of the annual sending of the standard information.

## Other important information

In general, all retail depositors and businesses are covered by deposit guarantee schemes. Exceptions for certain deposits are stated on the website of the responsible deposit guarantee scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are covered, the credit institution will also confirm this on the statement of account.