



INFORMATION SHEET

THE BANK OF NEW YORK MELLON, BRUSSELS BRANCH

Basic Information about the protection of your eligible deposits	
Eligible deposits in The Bank of New York Mellon Brussels Branch are protected by:	The Belgian Guarantee Fund
Limit of protection:	100 000 EUR per depositor per bank ¹
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are “aggregated” and the total is subject to the limit of 100 000 EUR. ¹
If you have a joint account with other person(s):	The limit of 100 000 EUR applies to each depositor separately. ²
Reimbursement period in case of a bank’s failure:	20 working days ³
Currency of reimbursement:	Euro
Contact:	Guarantee Fund for Financial Services Federal Department of Finance General Administration of the Treasury Kunstlaan/Rue des Arts 30 1040 Brussels Belgium Tel.: +32(0)2 574 78 40 Fax.: +32(0)2 579 69 19 Email: garantiefonds.thesaurie@minfin.fed.be or fondsdegarantie.tresorerie@minfin.fed.be
More information:	http://garantiefonds.belgium.be/nl http://fondsdegarantie.belgium.be/fr
Acknowledgement of receipt by the depositor ⁴ :	
_____	For and on behalf of: <<INSERT CLIENT NAME>>
Authorized Signatory	Print Name:
	Date:
Additional information	
1. General limit of protection	
If a covered deposit is unavailable because a bank is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum 100 000 EUR per bank. This means that all eligible deposits at the same bank are added up in order to determine the coverage	

The Bank of New York Mellon – Brussels Branch, Rue Montoyer, 46 Brussels 1000, Belgium (V.A.T. BE 0456.333.827 Brussels RPM-RPR), a branch of The Bank of New York Mellon, a banking corporation organised and existing under and by virtue of the laws of the State of New York, with head office at 225 Liberty Street, New York, NY 10286, USA, authorised in Belgium by, and under the prudential supervision of, the National Bank of Belgium and under the supervision of the Belgian Financial Services and Markets Authority for conduct of business rules.



level. 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 protected for more than 100 000 EUR: It concerns in particular (i) deposits resulting from real estate transactions relating to private residential properties, (ii) deposits that are linked to particular life events of a depositor and that serve certain social purposes, and (iii) deposits that are based on the payment of insurance benefits or compensation for criminal injuries or wrongful conviction. -

For more information: <http://garantiefonds.belgium.be/nl> (Dutch) or - <http://fondsdegarantie.belgium.be/fr> (French). -

2. Limit of protection for joint accounts

In case of joint accounts, the limit of 100 000 EUR applies to each depositor. For deposits in a joint account, reimbursement is granted based on the proportion belonging to each beneficiary of those funds. In the absence of specific provisions, the account is split equally over the beneficiaries. Eligible deposits in 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 100 000 EUR, unless the members can assert individual claims on the funds in that account and the identity of each member can be determined.

3. Reimbursement

The responsible Deposit Guarantee Scheme is the Guarantee Fund for financial services.

Web site: <http://garantiefonds.belgium.be/nl> (Dutch) or <http://fondsdegarantie.belgium.be/fr> (French).

The Guarantee Fund will repay your eligible deposits up to 100 000 EUR within 20 working days. This period will gradually be shortened to 7 working days by 2024 at the latest.

Where the Guarantee Fund cannot make the repayable amount available within 7 working days, it will ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living within 5 working days of a request. For more information: <http://garantiefonds.belgium.be/nl> (Dutch) or <http://fondsdegarantie.belgium.be/fr> (French).

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://garantiefonds.belgium.be/> (Dutch) or <http://fondsdegarantie.belgium.be/> (French).

4. Acknowledgement of receipt

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

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 bank will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank shall also confirm this on the statement of account.