



INFORMATION SHEET ABOUT DEPOSIT GUARANTEE

Deposits at Centrale Kredietverlening N.V. are protected by:	The Guarantee Fund (BE) ('Garantiefonds (BE)')
Protection limit :	100,000 euro per depositor per credit institution (1)
If you have several deposits with the same credit institution:	All deposits at the same credit institution are aggregated and the total is subject to the limit of 100,000 euro (1)
If you have a joint account with (an)other person(s):	The limit of 100,000 euro applies separately to each depositor (2)
Period of repayment in a case a credit institution can no longer meet her obligation:	15 business days (3)
Reimbursement currency:	Euro
Contact:	Garantiefonds voor financiële diensten Federale Overheidsdienst Financiën Algemene Administratie van de Thesaurie Kunstlaan 30 B-1040 Brussel Tel.: 32.2.574.78.40 Fax: 32.2.579.69.19 E-Mail: garantiefonds.thesaurie@minfin.fed.be
More information :	Website: http://garantiefonds.belgium.be/nl
Confirmation of receipt by the depositor (4)	The client acknowledges receipt of this document by signing the account opening agreement, which explicitly refers to this document.
Additional information (1) General protection limit In case 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 amounts to a maximum of 100,000 euro per person per credit institution. This means that all deposits at the same credit institution are added up in order to determine the amount that is covered. If, for example, a depositor has a savings account of 90,000 euro and a current account of 20,000 euro, he receives a repayment of only 100,000 euro in total. Under certain conditions, the following deposits are covered up to more than 100,000 euro: More specifically (i) deposits resulting from real estate transactions relating to private homes, (ii) deposits related to certain life events of a depositor and that serve particular social goals, and (iii) deposits based on the payout of insurance benefits or compensation for damage caused by criminal activity or wrongful conviction. For more information: http://garantiefonds.belgium.be/nl (2) Protection limit for joint accounts. For joint accounts, the limit of 100,000 euro applies to each depositor individually. For deposits on a joint account, a reimbursement is granted on the basis of the share that is attributable to each beneficiary of those funds. Without special provisions, the account is evenly distributed among the beneficiaries. For deposits on an account on which two or more persons can claim rights as members of an association,	



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grouping or non- legal entity, it is assumed that for the calculation of the limit of 100,000 euro, these deposits will be merged and treated as a single depositor's deposit unless the members can individually claim the funds on that account and the identity of each of them can be established.

(3) Reimbursement

The responsible deposit guarantee scheme is the 'Garantiefonds voor financiële diensten'.

Website : <http://garantiefonds.belgium.be/nl>

The Guarantee Fund (BE) will repay your deposits to 100,000 euro within 15 working days, which will be gradually reduced to a term of 7 working days by 2024 at the latest. As long as that term is not reduced to a maximum of 7 working days, the Guarantee Fund (BE) will ensure that depositors receive, within five working days of their request, access to an appropriate amount of their guaranteed deposits to meet the cost of living. For more information:

<http://garantiefonds.belgium.be/nl>.

In case you have not received a reimbursement within the above-mentioned term, you must contact the deposit guarantee scheme yourself, as the term for submitting an application for reimbursement may be limited. For more information: <http://garantiefonds.belgium.be/nl>.

(4) Confirmation of receipt

There is no confirmation of receipt for the annual distribution of the Information Sheet.

Other important information.

In general, all depositors, both retail and businesses, are covered by the deposit guarantee scheme. Exceptions apply for certain deposits or depositors. Those exceptions are stated on the website of the responsible deposit guarantee scheme. Your credit institution will also inform you upon request whether certain products are eligible or not. If a deposit is eligible, the credit institution shall also confirm this on your account statements.