GENERAL INFORMATION ABOUT THE PROTECTION OF DEPOSITS	
Your deposits with CACIB are protected by	*Fonds de garantie des dépôts et de résolution (FGDR)*
Limit of guarantee	*€100,000 by depositor for each credit institution (1)* *The following business names are names used by our credit institution: Crédit Agricole Corporate and Investment Bank, Crédit Agricole CIB and CACIB*
If you have more than one account with the same credit institution	*All your deposits recorded for your accounts with the same credit institution are aggregated to determine the amount of deposits eligible for the guarantee. The amount of the guarantee is limited to €100,000 (1)*
If you have a joint account with one or more other persons	*The limit of €100,000 applies separately to each depositor. The account balance will be split between each of the account holders; each part is then added to the balances of the accounts in their sole name to calculate the limit that applies to them (2)*
Other cases	*See note (2)*
Delay for payment in the case of failure of a credit institution	*Seven working days (3)*
Currency of payment	*Euros*
Contact	*Fonds de garantie des dépôts et de résolution (FGDR)* *65, rue de la Victoire, 75009 Paris* *Telephone : 01-58-18-38-08* *email : contact@garantiedesdepots.fr*
For further information	*Please visit the FGDR website:* *http://www.garantiedesdepots.fr/*
Acknowledgement of receipt by the depositor (5)	*Date: …/…/…*

Additional information:

(1) General protection limit: If a deposit is unavailable because a credit institution is not able to meet its financial obligations, depositors are compensated by a deposit guarantee system. The compensation is capped at € 100,000 per person per credit institution. This means that all accounts with the same credit institution are added together to determine the eligible amount guaranteed (subject to the application of any legal or contractual provisions for set-off of any debit balance).
The compensation limit is then applied to that total. The deposits and persons eligible for this benefit are set out in Article L. 312-4-1 of the Monetary and Financial Code (for further details, please refer to the website of the "Fonds de garantie des dépôts et de resolution"). For example, if a client holds a qualifying savings account (excluding any Livret A, sustainable development account ("livret de développement durable" or "LDD") or popular savings account ("Livret d'épargne populaire" or "LEP") with a balance of € 90,000 and a current account with a balance of € 20,000, then the compensation will be capped at € 100,000.
This method also applies if a credit institution operates under several different business names. Crédit Agricole Corporate and Investment Bank also operates under the following names: Crédit Agricole CIB or CACIB. This means that all deposits of one person accepted under these business names have a maximum compensation limit of € 100,000.

(2) Key individual cases: Any jointly held accounts are distributed amongst the co-owners in equal shares, unless there is a contractual provision to the contrary. The share due to each is added to their sole name accounts or deposits and the total is guaranteed up to €100,000. Accounts where at least two persons have rights in their capacity as joint owner, partner of a company, a member of an association or any similar group not endowed with legal personality, are aggregated and treated as having been carried out by a separate single depositor distinct from the joint owners or partners. Accounts of a limited liability individual entrepreneur (EIRL), opened to hold the assets and bank deposits of their business, are aggregated and treated as having been made by a single depositor separate from all other accounts of that person. The amounts held in any Livret A, LDD or LEP are guaranteed regardless of the cumulative ceiling of € 100,000 for other accounts. This guarantee covers the sums deposited in all these accounts for the same holder as well as the interest on them to a limit of € 100,000 (for further details, please refer to the website of the Fonds de garantie des dépôts et de resolution). For example, if a customer has a Livret A and LDD whose total balance amounted to € 30,000 and a current account with a balance of € 90,000, then they will be compensated by € 30,000 for the Livret A and LDD and, for € 90,000 for their current account. Some exceptional deposits (being the monies from the sale of a residential property owned by the client; monies constituting capital sum compensation for damage suffered by the client; monies representing a capital advantage for retirement or inheritance) benefit from an enhanced guarantee above € 100,000, for a limited period after their deposit (for further details on this point, see the website of the Fonds de garantie des dépôts et de resolution).

(3) Compensation: the "Fonds de garantie des dépôts et de résolution" will pay the compensation available to applicants and beneficiaries of the guarantee for deposits covered by it, seven working days from the date on which the supervisory body the Authority prudential supervision ("l'Autorité de contrôle prudentiel et de résolution") and resolution determines that deposits with the member institution are unavailable under the first paragraph of I of Article L. 312-5 of the Monetary and Financial Code. This period of seven working days shall apply from 1 June 2016; until that date, the period is twenty working days. This period applies to compensation which does not involve any special treatment or any additional information necessary to determine the amount entitled to compensation or the identification of the applicant. If a particular treatment or additional information are required, compensation will be paid as soon as possible. Payment is made, at the choice of the Fonds de garantie des dépôts et de résolution either: by sending a letter cheque by registered post with acknowledgment of receipt; or by posting of information needed on a secure Internet site, opened specifically for this purpose by the Fund accessible from its official website (see below), to enable the recipient to notify it of the new account bank to which they wish the compensation to be paid by bank transfer.

(4) Other important information: The general principle is that all clients, whether individuals or companies, whether their accounts are opened personally or professionally, are covered by the Fonds de garantie des dépôts et de résolution. Exceptions for certain deposits or certain products are indicated on the website of the Fonds de garantie des dépôts et de résolution.
Your credit institution will inform you on request if its products are guaranteed or not. If a deposit is guaranteed, the credit institution will confirm this on its periodic account statements and at least once a year.

(5) Acknowledgement: When this document is attached to or integrated with the general conditions or the account opening form of the proposed contract or agreement, it is acknowledged on the occasion of signing the agreement.
It is not acknowledged on the occasion of the annual mailing of the document after the conclusion of the contract or agreement.