

## Basic information about the protection of deposits

To protect your deposits TD Bank International S.A has adhered to:	Fonds de Garantie des Dépôts Luxembourg (1)
Limit of protection:	EUR 100.000 per depositor per credit institution (2)
If you have several deposits with the Bank:	All your deposits with the same credit institution are «aggregated» and the total is subject to the limit of EUR 100.000. (2)
If you have a joint account with other person(s):	The limit of EUR 100.000 applies to each depositor separately (3)
Reimbursement period in case of the Bank's bankruptcy:	7 working days (4)
Currency of reimbursement:	Euro
Fonds de Garantie des Dépôts Luxembourg:	Fonds de Garantie des Dépôts Luxembourg 283 route d'Arlon L-1150 Luxembourg Tel: (+352) 26 25 1- 1 Fax: (+352) 26 25 1 2601
For more information:	<a href="http://www.fgdl.lu">www.fgdl.lu</a>

(1) Scheme responsible for the protection of your deposit.

(2) General limit of protection: If 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 covers a maximum of EUR 100.000 per credit institution. This means that all deposits with the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with EUR 90.000 and a current account with EUR 20.000, the client will only be repaid EUR 100.000. In some cases as defined by article 171, paragraph 2 of the Law of 18 December, 2015 on the recovery and resolution of credit institutions and investment firms, deposits may be protected up to a maximum of EUR 2.500.000.

(3) Limit of protection for joint accounts: In case of joint accounts, the limit of EUR 100.000 applies to each depositor. However, deposits in an account to which two or more persons are entitled as members of a business partnership, 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.

(4) Reimbursement: The Fonds de garantie des dépôts Luxembourg (FGDL) is responsible for the said deposit guarantee scheme. Please refer to the contact detail above. The FGDL will repay your deposits (up to a maximal amount of EUR 100.000) within a maximum period of 7 working days. If you have not been repaid within these deadlines, please contact with the FGDL since the time to claim reimbursement may be barred after a certain time limit.

