DEPOSITS PROTECTION INFORMATION SHEET

Deposits held by MeDirect Bank NV/SA are protected by	The Guarantee Fund (BE)
Protection limit	100.000 Euro per depositor and per credit institution (1)
If you have several deposits with the same credit institution	All your deposits at one and the same credit institution will be added up and the 100,000 EUR limit will be applied to the total amount (1)
If you hold a joint account with one or several other depositors	The 100,000 EUR limit applies to any single depositor (2)
Repayment deadline in the event of failure by the credit institution	20 working days (3)
Repayment currency	Euro
Contact	Financial Services Guarantee Fund Federal Public Service Finance General Treasury Department Avenue des Arts 30 B-1040 Brussels Tel. : 32.2.574.78.40 Fax: 32.2.579.69.19 E-mail: garantiefonds.thesaurie@minfin.fed.be
For more information (in particular on the types of deposits and depositors covered by the protection)	Website: http://garantiefonds.belgium.be/nl
Acknowledgement of receipt by the depositor (4)	The customer's consent, provided upon conclusion of the account opening agreement, constitutes an acknowledgment of receipt.

Additional information

(1) General protection limit

If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a Deposit Protection Scheme. This repayment is limited to 100.000 Euro per credit institution. This means that all deposits with the same credit institution are added up to determine the protection level. If, for instance a depositor holds a savings account with a balance of 90.000 Euro and a current account with 20.000 Euro, he or she will only be repaid 100.000 Euro.

Under certain conditions, the following deposits are protected above 100.000 Euro:

Deposits (i) for real estate transactions related to private housing, (ii) deposits linked to specific events in the life of a depositor and which meet certain social objectives and (iii) deposits resulting from insurance or compensation payments made to the victims of penal crimes or legal errors. To find out more: http://fondsdegarantie.belgium.be.

(2) Protection limit for joint accounts

In the case of joint accounts, the 100.000 Euro limit applies to each depositor. Deposits on a joint account are repaid in proportion to the assigns' shares on such assets. In the absence of special provisions, the account is distributed between the assigns equally. However, deposits on 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 to calculate the limit of 100.000 Euro, unless the members can individually exercise the rights on the account assets and that each of their identities can be established.

(3) Repayment

The competent Deposit Protection Scheme is the Fonds de Garantie pour les services publics/Het Garantiefonds.
Website: http://fondsdegarantie.belgium.be/fr

It will refund your deposits up to EUR 100 000 within a maximum deadline of 20 working days, which will be gradually reduced to a period of 7 working days by 2024 at the latest.

As long as this deadline has not been reduced to a maximum of 7 working days, the Protection Fund will ensure that depositors can access a sufficient amount of their insured assets to cover their living costs within a period of five working days following an application. To find out more: http://fondsdegarantie.belgium.be/fr

If you have not been repaid within these deadlines, you should contact the Deposit Protection Scheme as the time to claim reimbursement may lapse after a certain limit. To find out more: http://fondsdegarantie.belgium.be/fr

(4) Acknowledgement of receipt

No acknowledgements of receipt are given on the annual sending of the information sheet.

Other important information

In general, all retail and businesses depositors are covered by Deposit Protection Scheme. Exceptions for certain deposits are stated on the website of the competent Deposit Protection Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are covered, the credit institution shall also confirm this on the statement of account.