

The following information is prescribed by the law and uniformly across the EU. The credit institutions have to inform their depositors before entering into a contract on deposit-taking and the information shall be provided at least annually. This obligation derives from Article 185 of the law of 18 December 2015 regarding the failure of credit institutions and certain investment firms and also of the EU Deposit Guarantee Directive.

## DEPOSITOR INFORMATION TEMPLATE

Deposits in NORD/LB Luxembourg S.A. Covered Bond Bank are protected by:	Fonds de garantie des dépôts Luxembourg (FGDL) <sup>(1)</sup>
Limit of protection:	EUR 100.000 per depositor per credit institution <sup>(2)</sup>
If you have more deposits at the same credit institution:	All your deposits at the same credit institution are 'aggregated' and the total is subject to the limit of EUR 100.000 <sup>(2)</sup>
If you have a joint account with other person(s):	The limit of EUR 100 000 applies to each depositor separately <sup>(3)</sup>
Reimbursement period in case of credit institution's failure:	7 working days <sup>(4)</sup>
Currency of reimbursement:	Euro (EUR)
Contact:	Fonds de garantie des dépôts Luxembourg Address: 283, route d'Arlon, L-1150 Luxembourg Postal Address: L-2860 Luxembourg Telephone: (+352) 26 25 1-1 Fax: (+352) 26 25 1-2601 E-Mail: <a href="mailto:info@fgdl.lu">info@fgdl.lu</a>
More information:	<a href="http://www.fgdl.lu">www.fgdl.lu</a>

Additional information:

(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 at maximum EUR 100 000 per credit institution. This means that all deposits at 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, he or she will only be repaid EUR 100 000.

In cases of Article. 171 (2) of the Law of 18 December 2015 regarding the failure of credit institutions and certain investment firms, deposits are protected above EUR 100 000, up to a limit of EUR 2.500.000. More information: [www.fgdl.lu](http://www.fgdl.lu)

(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, 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 EUR 100 000.

(4) Reimbursement

The responsible Deposit Guarantee Scheme is the "Fonds de garantie des dépôts Luxembourg", 283, route d'Arlon, L-1150 Luxembourg, (+352) 26 25 1-1, [info@fgdl.lu](mailto:info@fgdl.lu), [www.fgdl.lu](http://www.fgdl.lu). It will repay your deposits (up to EUR 100 000) within 7 working days at the latest.

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: [www.fgdl.lu](http://www.fgdl.lu)

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 credit institution will also inform you on request whether certain products are covered or not. If deposits are eligible, the credit institution shall also confirm this on the statement of account.