

INFORMATION FORM PROVIDED TO DEPOSITORS

BASIC INFORMATION CONCERNING THE PROTECTION OF DEPOSITS	
All deposits opened at BRD - Groupe Société Générale SA are protected by:	The Bank Deposit Guarantee Fund - BDGF (FGDB). BDGF represents the statutory deposits guarantee scheme officially recognized in Romania.
Limit of protection:	The equivalent in lei of 100.000 EUR, per depositor, per bank Private Individuals depositors holding deposits in the following categories benefit from a guarantee level above 100.000 EUR, for a 12-months period, from the date on which the account was credited to the account or from the date on which the deposits can be legally transferred to another credit institution: a) real estate transactions involving real estate assets used for housing purposes; b) deposits generated further to retirement, layoff, marriage, divorce, invalidity or demise of the depositors; c) deposits generated by collecting insurance compensations or compensations for damages generated by criminal activities or unfair convictions. In these cases, the coverage limit (the limit of protection) is established and periodically established by the NBR, being published on its official website.
If you have multiple deposits placed within the same credit institution:	All deposits placed within the same credit institution are gathered together and their total value is subject to the limit of protection established at the equivalent in lei of 100.000 EUR. For example, if a depositor owns a savings account with 90.000 EUR and a current account with 20.000 EUR, such depositor will only receive the equivalent in lei of 100.000 EUR.
If you have a joint account with another person – a joint account is an account opened on behalf of two or more persons, each of them being Account Holders	The coverage limit established for the lei equivalent of 100.000 EUR shall apply separately, for each Account Holder. Nevertheless, the deposits existing in an account whose beneficiaries are two or more persons who are members of a profit-generating association, partnership or group of the same sort, without legal personality, are aggregated and treated as they were placed by one single depositor, for calculating the limit of 100.000 EUR.
The period for making available the due compensations in the event of unavailable deposits placed at the credit institution:	7 working days since the date when the deposits have become unavailable By exception, for the categories of deposits benefiting from a guarantee level above the 100,000 EUR ceiling, the additional compensation for this ceiling will be made available within 7 working days from the date on which BGDF has all the necessary information to verify that the conditions for the additional compensation payment are met. The guaranteed depositors right of receiving amounts representing due compensations is prescribed within 5 years from the date when the BGDF has made the compensations available to the depositors.
The compensation shall be paid in:	RON
Contact details for BRD - Groupe Société Générale SA:	Telephone: +4021.302.61.61 https://www.brd.ro/
Contact details for BDGF (FGDB):	E-mail: mybrdcontact@brd.ro Address: Negru Vodă Street, No. 3, Bucharest Telephone: 021.326.6020 http://www.fgdb.ro/
Additional information:	The compensation payment is made by the BGDF through empowered banks, if the bank is unable to meet its payment obligations in accordance with the contractual and legal applicable conditions. Compensation = the amount of guaranteed deposits + accrued interest – installments, fees, other debts due to the bank, payable at the date when the deposits have become unavailable.