

General Information Document

What is MiFID?

MiFID is a European directive¹. It aims at strengthening European financial markets, reinforcing the protection of investors in the financial services industry and therefore at providing more transparency and protection for all the Clients of the Eurobank Private Bank Luxembourg S.A., London Branch (the "Bank"). The aforementioned European texts have been implemented in the United Kingdom by the Rules of the Financial Conduct Authority ("FCA") ("the Rules") from 1st November 2007. However, many requirements set out by the Rules are already common standard for the Bank.

What does MiFID imply in terms of information to be provided to the Clients?

Pursuant to the provisions of the Rules, this document aims at providing the clients of the Bank (the "Clients") with certain information in relation to the services provided by the Bank.

For any further questions relating to the present document please do not hesitate to contact your Client Relationship Officer. Moreover, additional information about this document is available on the website of the Bank.

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¹ Directive 2004/39/EC of the European Parliament and of the Council of 21 April 2004 on markets in financial instruments amending Council Directives 85/611/EEC and 93/6/EEC and Directive 2000/12/EC of the European Parliament and of the Council and repealing Council Directive 93/22/EEC. Other implementing directives and regulation: Commission Directive 2006/73/EC of 10 August 2006 implementing Directive 2004/39/EC of the European Parliament and of the Council as regards organisational requirements and operating conditions for investment firms and defined terms for the purposes of that Directive, Directive 2006/31/EC of the European Parliament and of the Council of 5 April 2006 amending directive 2004/39/EC on markets in financial instruments, as regards certain deadlines and Commission Regulation (EC) No 1287/2006 of 10 August 2006 implementing Directive 2004/39/EC of the European Parliament and of the Council as regards recordkeeping obligations for investment firms, transaction reporting, market transparency, admission of financial instruments to trading, and defined terms for the purposes of that Directive.

1. Our Company:

Eurobank Private Bank Luxembourg S.A., London Branch

The Bank is authorised as a credit institution and subject to the prudential supervision of the financial supervisory authority in Luxembourg, the Commission de Surveillance du Secteur Financier, the address of which is L-1150 Luxembourg, 110, route d'Arlon, and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request.

Our Head Office address is: Eurobank Private Bank Luxembourg S.A., 5, Rue Jean Monnet L-2180 Luxembourg, P.O. Box 897 L-2018 Luxembourg, tel: (+352) 42 07 24-1, fax: (+352) 42 07 24-650. www.eurobankpb.lu

The Bank is principally engaged in the business of providing private banking and investment advisory services for corporate and private Clients as well as administration and custody of investment funds.

The Bank is active in the money market, spot and forward foreign exchange business, securities transactions and off-balance sheet instruments, both on its own account and on behalf of customers.

The Bank is a member of the Eurobank Group.

2. Conflicts of Interest Policy

2.1. General Principles

The obligations further detailed here below apply to all employees of the Bank (including close relatives when relevant), or of a company, investment vehicle, trust, etc. controlled by any employee and each of the Bank's foreign subsidiaries and affiliated companies. All the Bank employees are guided in their actions on behalf of the Bank by the principles described below. More generally, each employee must observe the highest standards of professional ethics and contribute to the good governance of the Bank and maintain its reputation for integrity and impartiality beyond any reproach.

2.2. Conflicts of Interest Policy

2.2.1. Purpose

The Bank as a member of the Group is involved in a full range of services including the provision of banking services and related activities.

The Bank and its Clients are commercial partners having their own particular interests. In this context, conflicts of in-

interest between the different parties may arise. Therefore, the Bank has adopted a Conflicts of Interest Policy (the "Policy") which addresses those potential conflicts of interest. The Policy sets out a list of criteria to identify and a list of procedures and measures to manage conflicts of interest which could arise between the Bank, the Group or its shareholders and employees and its Clients on the one hand and between its different Clients on the other hand.

The Bank operates under rules and procedures pursuant to the Policy and internal regulations in order to ensure that business areas and members of the Bank work independently of each other and to restrict access by the specific member(s) of staff responsible for managing the Client's affairs to certain areas of information.

The Bank or other companies of its Group may also act for their own account and be the counterparty of the Client. The Policy defines procedures to ensure the preservation of the Client's interest in such a scenario.

The Client acknowledges and accepts that the Bank or a relevant person, or a person directly or indirectly linked by control to the Bank (a "Third Party") are entitled to provide services to, or effect transactions with or for, the Client notwithstanding the fact that the Bank may have a material interest in or a conflict of duty in relation to the transaction or investment related, provided it complies with the requirements of the Rules. The Client acknowledges and accepts also that the Bank operates in any manner that the Bank would consider suitable in such cases.

With the present document, the Bank wishes to inform the Client about the Policy by summarising its key aspects.

2.2.2. Identification of potential conflicts of interest

The Bank has adopted procedures and measures to identify, manage and monitor possible conflicts of interest in accordance with the requirements set out by the Rules.

2.2.3. Measures taken by the Bank in order to manage potential conflicts of interest

The Bank has in place various procedures and takes different measures in order to actively manage potential conflicts of interest and thus to minimise any risk of damage to Client interests, including:

1. Organisational provisions, such as the segregation of tasks likely to create conflicts of interests, a remuneration policy preventing a profit-sharing directly linked to the success of a specific transaction, procedures relating to personal transactions initiated by its employees or measures to provide appropriate training to employees.
2. Information barriers and other provisions aiming at preventing, if not limit to bare essential, the transfer of sensitive information between persons or entities involved in activities where may arise a conflict of interest (i.e. "Chinese walls").

3. Compulsory prohibition for the Bank itself, financial analysts and other entities involved in the production of investment research to accept inducements coming from entities having important interests in the object of the investment research. However, the gifts or minor marks of hospitality of a value lower than the threshold fixed by the Policy will not be considered as an advantage in this respect.

2.2.4. Specific scenarios

Where all reasonable efforts and measures taken to manage conflicts of interest do not seem sufficient to ensure, with reasonable confidence, that risks of damage to Client interests will be prevented, the Bank will consider whether a disclosure is appropriate or whether it is in the best interest of the Client to refrain from undertaking business on his or her behalf.

In some of those scenarios, the Bank will disclose to the Client, in a durable medium, the general nature and, as the case may be, the source of the conflict of interest, enabling the Client to take an informed decision with respect to the service in the context of which the conflict of interest arises. The disclosure to the Client will be made before business is undertaken for the Client and will include sufficient detail, taking into account the nature of the Client.

Where the Bank considers that the risk of damage to the Client's interests is too important, it will refuse to undertake business on behalf of the Client. Therefore, the Bank reserves the right in some circumstances to decline the provision of advisory services or transaction execution with or for the Client, in connection with specific investments as a consequence of the Bank's relationship with other Clients and with members of the Group.

2.2.5. Updating of the Policy

The Policy will be updated regularly, taking into account in particular evolutions in the applicable laws and regulations, new services and products offered by the Bank or the occurrence of new sources of (potential) conflicts of interest.

3. Information concerning Client Categorisation

Under UK regulation there are three categories of client: Retail Clients, Professional Clients and Eligible Counterparties. Different levels of protection apply to each category.

Retail Clients are considered to possess the lowest experience, knowledge and expertise in relation to investment services. Retail Clients will therefore benefit from the highest level of protection.

The category of Eligible Counterparty only applies to a limited number of Clients and for a limited number of activities. If you are an Eligible Counterparty, you are kindly requested to contact the Bank which will be pleased to provide you with further information.

You have the right to request a different client categorisation.

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3.1. Retail Clients

All Clients qualify as Retail Clients unless they meet the criteria to qualify as Professional Clients.

3.2. Professional Clients

Professional Clients are Clients who possess the experience, knowledge and expertise to make their own investment decisions and properly assess the risks that they incur. Professional Clients are deemed to have the financial capacity to face the risks associated to those investment decisions taken in connection with investment advice provided by the Bank.

Certain Clients as defined in the Rules shall automatically be deemed to have the required qualifications to be classified as Professional Clients.

3.3. Professional Clients on request

A Retail Client may request to be treated as a Professional Client, if he meets the following criteria:

3.3.1. Qualitative criteria

Sufficient expertise, experience and knowledge to understand the risks inherent in the particular transactions and investment services for which the Client wishes to be categorised as a Professional Client.

3.3.2. Quantitative criteria

The Retail Client meets at least two of the following criteria:

- i. The Client has carried out transactions of significant size on the relevant market at an average frequency of ten per quarter over the previous four quarters.
- ii. The size of the Client financial instruments portfolio, defined as including cash deposits and financial instruments, exceeds EUR 500,000.-.
- iii. The Client works or has worked in the financial sector for at least one year in a professional position, which requires knowledge of the transactions or services contemplated.

The Client needs to send to the Bank his request for re-categorisation in writing. At its discretion, the Bank may refuse such re-categorisation of the Client.

In case of such re-categorisation, the Client is aware that he will benefit from a lower level of protection.

In particular,

- i. In the course of providing a portfolio management service or investment advice service, the Client will be deemed to have the necessary level of experience and knowledge to understand the risks involved in the management of his portfolio or in the transactions advised by the Bank;

- ii. In the course of providing other investment services, the Client will be deemed to have the necessary level of experience and knowledge to understand the risks involved in products and investment services offered by the Bank or demanded by the Client, so that the Bank will not be required to assess whether the product or the investment service offered or demanded is appropriate for the Client;
- iii. The Bank will also be exempt from providing the Client with certain information in relation in particular to the Bank, to its services, to financial instruments, to the safeguarding of the Client assets and funds, to costs and associated charges, that the Bank must provide to a Retail Client;
- iv. As regards the obligation of the Bank to report the execution of the orders of the Client or its portfolio management, the Bank will be exempt from certain obligations

4. Best Execution Policy - Obligation to execute orders on terms most favourable to the Client

4.1. Purpose and scope

The Bank has in place an effective Best Execution Policy (the "BEP") according to which it shall take all reasonable steps to obtain the best possible result for its Clients, when carrying out orders on behalf of the Client, in accordance with the Rules.

The purpose of this document is to provide the Client with an informative summary of the principles, duties and responsibilities on how the Bank ensures to obtain the best results when carrying out orders in financial instruments for its Clients.

The BEP only applies to our Retail and Professional Clients as defined by the Rules and any reference to the Client in this BEP relates to these two categories.

In the absence of specific instructions, the Bank shall choose the place and the manner of execution of instructions from the Client. In particular, the Bank may decide to execute the orders of the Client outside a regulated market or a MTF subject to the Client's express prior consent.

4.2. Products concerned

For the purpose of the Bank's BEP, "financial instruments" means all financial instruments listed in Annex II, Section C of the Markets in Financial Instruments Directive (MiFID), which are:

- i. transferable securities;
- ii. money-market instruments;
- iii. units in collective investment undertakings;
- iv. options, futures, swaps, forward rate agreements and any other derivative contracts relating to securities, currencies, interest rates or yields, or other derivative instruments, financial indices or financial measures which may be settled physically or in cash;

- v. options, futures, swaps, forward rate agreements and any other derivative contracts relating to commodities that must be settled in cash or may be settled in cash at the option of one of the parties (otherwise than by reason of a default or other termination event);
- vi. options, futures, swaps, forward rate agreements and any other derivative contracts relating to commodities that can be physically settled provided that they are traded on a regulated market and/or an MTF;
- vii. options, futures, swaps, forward rate agreements and any other derivative contracts relating to commodities, that can be physically settled not otherwise mentioned in (vi) above and not being for commercial purposes, which have the characteristics of other derivative financial instruments, having regard to whether, inter alia, they are cleared and settled through recognised clearing houses or are subject to regular margin calls;
- viii. derivative instruments for the transfer of credit risk;
- ix. financial contracts for differences; and
- x. options, futures, swaps, forward rate agreements and any other derivative contracts relating to climatic variables, freight rates, emission allowances, inflation rates or other official economic statistics, telecommunications bandwidth, commodity storage capacity, transmission or transportation capacity relating to commodities, whether cable, pipeline or other means, an allowance, credit permit, right or similar asset which is directly linked to the supply, distribution or consumption of energy derived from renewable resources, a geological, environmental or other physical variable, any other asset or right of a fungible nature, other than a right to receive service, that is capable of being transferred, an index or measure related to the price or value of, or volume of transactions in any asset, right, service or obligation,

4.3. Execution factors - Total consideration

In order to fulfil its best execution obligation the Bank takes all reasonable steps to obtain, when carrying out orders, the best possible result for its Clients. For this it takes into account the following factors:

- price of financial instruments;
- costs related to the execution of the Client order;
- speed of execution;
- likelihood of execution and settlement;
- size of the order;
- nature of the order;
- any other consideration relating to the execution of the order.

In order to determine the relative importance of these factors, the Bank also regards the characteristics of the Client including the categorisation of the Client as Retail or Professional, of the Client order, of the financial instrument subject to the order and of the execution venues the order could be directed

to.

The Bank's approach to obtain the best possible result for a Client will be determined in terms of total consideration of the execution. Total consideration is composed of the execution price of the financial instrument, and of all the costs directly or indirectly related to the execution of it. The cost of a transaction shall include execution venue fees, clearing and settlement fees, and any other fees paid to third parties involved in the execution of the order.

The Bank determined that the best result for clients, in terms of price, is obtained on execution venues that combine the highest liquidity and the smallest bid-ask spread for one financial product.

Total consideration is the Bank's main criteria when selecting intermediaries or execution venues.

Price, costs and liquidity are in many cases the most important factors to consider in order to achieve the best possible result. Nevertheless, under certain circumstances, for certain Clients, financial instruments or execution venues, the Bank may decide to take other factors into account. These factors may be as important as price, costs and liquidity or even more important.

4.4. Client order handling rules and aggregation of orders

The Bank will apply the rules relating to client order handling and aggregation of orders further described in its General Conditions.

4.5. Specific Client instruction

Whenever the Client gives a specific instruction on the handling of the order, be it with regard to the execution venue or the order type, the Bank will carry out the order in accordance with that specific instruction. **The Bank informs the Client that an instruction to that effect is likely to prevent the Bank from obtaining the best possible result in line with the Bank's BEP with respect to those aspects of the order to which such specific instruction relates.**

In the absence of any specific Client instruction, the Bank shall carry out the order according to its BEP. Where the Client's specific instructions relate only to part of an order, the BEP will be applied to those aspects of the order not covered by the specific instructions.

4.6. Processing Clients' orders – Roles of the Bank

Depending on the type of order and of financial instrument, the Bank either has the role of mere receiver and transmitter of orders ("RTO") or the role of executor.

Whatever role the Bank assumes, it must obtain, on a consistent basis, the best possible result for the Client when:

- selecting an intermediary;

- selecting the execution venue; or
- executing an order.

4.6.1. Selection of intermediaries

Whenever the Bank acts as a RTO it selects intermediaries granting it indirect access to execution venues – be it a regulated market (a “RM”) or a liquidity provider. For the selection of intermediaries, the Bank applies a stringent procedure. It verifies that the best execution policies and practices of its intermediaries are compliant with the best execution requirements under MiFID. In addition it regularly monitors and assesses the best execution practices of its intermediaries and takes corrective measures, if required.

The Bank informs the Client that, unless otherwise instructed by the Client, the order may be passed through a Bank’s designated and approved intermediary whose selection has been done according to strict criteria. The choice of intermediaries has a direct impact on price and cost of the execution, thus on total consideration.

One of the foremost criteria for selecting an intermediary has to be the intermediary’s financial health in order to ascertain how safe its dealings are, but also its past as far as its dealings on markets are concerned. Together with the criteria of price and costs, fast and accurate order execution is another key criterion in the choice of an intermediary. In certain situation, however, other factors may be taken into account to obtain best execution on a consistent basis.

For the Greek market, the Bank uses as broker Eurobank Equities Investment Firm SA, a subsidiary of the Group in Greece established in 1990 and member of the Group. The Group is the leader in consumer lending, mutual fund management, investment Banking, equity brokerage and life insurance. It is also the largest lender to small businesses in the country and among the largest lenders to large domestic corporations of the private sector. Equities Investment Firm SA provides high quality investment products and services covering all stock exchange transactions, purchase of stocks and futures in the domestic market or abroad within the within the framework of absolute discretion, trust and fidelity, supported by a highly developed technological infrastructure.

The list of other intermediaries that the Bank greatly trusts is available upon request.

4.6.2. Selection of executions venues

Execution venues are:

- RMs;
- multilateral trading facilities (“MTF”);
- systematic internalisers;
- market makers or other liquidity providers or entities that perform a similar function in a third country or an entity of the Eurobank Group acting as a broker on behalf of the Bank and that the Bank greatly trusts.

The selection of an execution venue – be it a RM or a liquidity provider – has a direct impact on the best possible result

the Bank obtains when carrying out Client orders.

The list of execution venues that the Bank greatly trusts is the following:

Country	Execution venue
Austria	Wiener Borse
Belgium	Euronext Brussels
Bulgaria	Bulgaria Stock Exchange
Czech Republic	Prague Stock Exchange
Denmark	Copenhagen Stock exchange
England	London Stock exchange
Finland	Helsinki Stock Exchange
France	Euronext Paris
Germany	Deutsche Borse / German regional exchanges
Greece	Athens Stock Exchange
Hungary	Budapest Stock Exchange
Ireland	Irish Stock Exchange / London Stock Exchange
Italy	Borsa Italiana
Luxembourg	Luxembourg Stock Exchange
Netherlands	Euronext Amsterdam
Norway	Oslo Stock Exchange
Poland	Warsaw Stock Exchange
Portugal	Euronext Lisbon
Romania	Bursa de Valori București
Spain	Madrid Stock Exchange / Spanish Regional Exchanges
Sweden	Stockholm Stock Exchange
Switzerland	Virt-x / SWX

This list is not comprehensive; it nevertheless encompasses the most relevant execution venues. The Bank reserves the right to resort to other execution venues where appropriate to achieve the best possible result for the Client in line with the BEP.

4.6.3. Selection of counterparties

When the Bank executes the Client order itself:

- the Bank directly executes a transaction with a market maker, a liquidity provider or the issuer of a financial instrument;
- the Bank’s main responsibility is to select the counterparty that offers the best possible result to the client on a consistent basis.

The choice of counterparties has a direct impact on both price and costs of execution, since there is no intermediary between the bank and the counterparty. In specific situation, other factors than price and cost may be taken into account. The list of counterparties that the Bank greatly trusts is available upon request.

4.7. Monitoring the effectiveness of execution

arrangements and policy

The Bank will monitor the effectiveness of its order execution arrangements and BEP in order to identify and, where appropriate, correct any deficiencies. In particular, it will assess, on a regular basis, whether it carries out orders in line with its BEP and whether the execution venues included in the BEP provide the best possible result for the Client or whether it needs to make changes to its execution arrangements.

4.8. Review of the policy

The Bank will review at least annually its BEP as well as its order execution arrangements. Such review will also be carried out whenever a material change occurs that affects the Bank's ability to continue to obtain the best possible result for the execution of its Clients orders on a consistent basis using the venues included in its BEP. The Bank will notify the Client of any material changes to the order execution arrangements or BEP.

5. Complaint handling

The aim of the Bank is to provide an accountable and efficient service to all its Clients. Therefore, the Bank has set up a procedure for its Clients who feel dissatisfied about the service or treatment they receive. The Client has a right to complain and to have his/her query investigated.

The first step for the Client is to raise the complaint by telephone or in writing with his/her Client Relationship Officer (the "CRO") or with the department of the Bank in charge of the service to which the complaint refers. If the matter cannot be addressed by the employee directly, the relevant head of department will become involved.

If the Client is not satisfied with how the complaint has been handled, he may, as a second step, write directly to the authorised management of the Bank who in turn will investigate the matter and will further process the Client's complaint.

Written complaints shall only be sent by mail or fax to the attention of Senior Management (Address: 1st Floor, 25 Berkeley Square, London, W1J 6HN, Fax: +44 (0)20 7973 8632).

Clients' complaints will be addressed in accordance with the Bank's applicable procedure and in any case with due care and diligence.

If the Client remains dissatisfied following the Bank's investigation of his/her complaint, the Client has the right to refer his/her complaint direct to the Financial Ombudsman Service ("FOS"). FOS contact details; The Financial Ombudsman Service, Exchange Tower London E14 9SR. Website: www.financial-ombudsman.org.uk. Telephone: 0800 023 4567.

If the Client would normally be regarded as a Professional client or Eligible Counterparty under FCA rules, then despite the Bank classifying him/her as a Retail client, the Client

might not have rights to complain about the Bank's services to the FOS.

6. Fees and commissions

Standard fees and commissions are shown under Appendix 1.

7. Information on Inducements

The Bank hereby informs the Client that it may be able to receive commissions or retrocessions of commissions in the context of its business relations with other professionals, with respect to the transactions carried out on behalf of the Client. The Client agrees that these commissions or retrocessions accrue to the Bank as additional remuneration.

The client may obtain on request, more detailed information on the nature and/or the amount of such fees, commissions or benefits, or, where the amount cannot be ascertained, the method of calculating that amount.

8. Safeguarding of Client financial assets

8.1. Financial Instruments

Financial instruments booked to the account of the Client with the Bank are recorded on the Bank's books so as to be separately identifiable from the financial instruments belonging to the Bank and from those belonging to other Clients of the Bank.

In accordance with the Bank's General Conditions the assets of the Client are pledged in favour of the Bank and the Bank may set off its claims against the assets of the Client.

In accordance with the legal requirements incumbent upon it, the Bank ensures that any Client financial instruments deposited with a professional custodian of financial instruments or a clearing house (a "Sub-custodian") (e.g. central bank, credit institution in the EU or an bank in a third country) are identifiable from the Bank's financial instruments and from financial instruments belonging to that Sub-custodian by maintaining separate accounts with the Sub-custodian – one account for financial instruments belonging to all its Clients and another account for financial instruments belonging to the Bank. The sub-custody agreements are generally governed by the laws of the country of establishment of the Sub-custodian. In certain countries outside the European Union it may be legally or practically impossible for Client financial instruments to be segregated from financial instruments belonging to the Bank. Upon request the Bank shall provide the Client with a list of the Sub-custodians concerned.

In the event of the insolvency of the Bank, financial instruments held by the Clients with the Bank are under current law safeguarded and do not form part of the estate of the Bank. Insolvency proceedings may, however, delay the restitution of the financial instruments to the Client.

If, in the event of such insolvency proceedings, the available quantity of specific financial instruments is insufficient, all the Clients whose portfolio includes such specific financial instruments shall bear a proportionate share in the loss, unless the loss may be covered by financial instruments of the same nature belonging to the Bank. In addition, the deposit-guarantee scheme of the Association pour la Garantie des Dépôts (AGDL), to which the Bank has adhered together with a large number of banks of the financial centre of Luxembourg, shall apply.

The Bank will provide on demand further information to the Client on the AGDL deposit-guarantee scheme. Information on the AGDL deposit-guarantee scheme is also available on www.agdl.lu.

In the event of the insolvency of a Sub-custodian, financial instruments kept in sub-custody with such Sub-custodian are under the laws of many countries also generally safeguarded, subject to the above-mentioned delays and the risk that the available quantity of specific financial instruments may be insufficient.

In a limited number of countries outside the European Union, it is however possible that financial instruments kept in sub-custody with a Sub-custodian are included in the insolvency estate and that the depositors therefore do not enjoy a specific right to restitution. Upon request the Bank shall provide the Client with a list of such countries.

In such a case or in case the Bank, for any other reason, only obtains the restitution of a quantity of specific financial instruments insufficient to satisfy the rights of all the Clients having deposited such specific financial instruments with it, such Clients shall bear the loss in proportion to their deposits in such financial instruments. The Clients cannot exercise their rights in relation to such financial instruments against a Sub-custodian.

In certain countries some or all Sub-custodians may have a security interest or lien over or a right of set-off in relation to the financial instruments kept in sub-custody with them or their general terms of custody may provide for loss sharing in case of default of their own sub-custodian. This may result in situations where the Bank is unable to obtain the restitution of a quantity of financial instruments sufficient to satisfy the rights of its Clients. In such a case the above-mentioned proportionate loss sharing rule applies.

8.2. Funds

All funds in whatever currency deposited with the Bank become part of the estate of the Bank. In the event of insolvency of the Bank, the Client may lose all or part of his/her deposited funds as, contrary to financial instruments, deposited funds are included in the insolvency estate. In such case, the deposit-guarantee scheme of the AGDL shall apply.

The Bank will provide on demand further information to the Client referring to the deposit-guarantee scheme. Information on the AGDL deposit-guarantee scheme is also available on www.agdl.lu.

8.3. Use of Client financial instruments

For any arrangement whose object is to permit the use of financial instruments held by the Bank on behalf of a Client, the Bank ensures that the Client has given his/her prior express consent and the use of these financial instruments is restricted to the terms and conditions laid down in the specific agreement signed by the Client to that effect.

The Bank will provide on demand further information to the Client on possible agreements relating to the use of financial instruments belonging to him.
