Information about Deposit Guarantee Scheme - J.P. Morgan

Information on the arrangement for securing investors' claims (protection scheme).
The following information is required by law and is uniform throughout the EU. FXFlat Bank GmbH (“**Trading 212**”) is required under §31 WpIG (Wertpapierinstitutsgesetz) to provide certain information to its clients before entering into a business relationship.
This prescribed information refers to the affiliation to the legally recognised deposit protection of the fiduciary bank and/or of Trading 212.

Information sheet for the depositor

Deposits at J.P. Morgan are protected by:	Guarantee scheme of the Entschädigungseinrichtung deutscher Banken GmbH (“EDB”)[1]
Coverage cap:	EUR 100,000 per depositor per credit institution[2]
If you have several deposits at the same credit institution:	All your deposits with the same credit institution are "aggregated" and the total is subject to the EUR 100,000 limit[2]
If you have a joint account with one or more other persons:	The EUR 100,000 limit applies to each individual depositor[3]
Reimbursement period in case of default of a credit institution:	7 working days
Currency of the reimbursement:	Euro (EUR)
Contact Information:	Guarantee system of the J.P. Morgan SE Address: Postfach 11 04 48, 10834 Berlin, Deutschland Tel: +49 30 59 00 11 960 | email: info@edb-banken.de
Further information:	https://edb-banken.de/

Additional information:

(1) Your credit institution forms part of an institution-based protection scheme that is officially recognised as a deposit guarantee scheme. This means that all institutions that are members of this deposit guarantee scheme support each other to avoid insolvency. In the event of insolvency, your deposits are refunded up to EUR 100,000.

(2) If a deposit is not available because a credit institution cannot meet its financial duties, depositors will be compensated by the deposit guarantee scheme. The corresponding cover amount will not exceed EUR 100,000 per credit institution. This means that all deposits held with the same credit institution are added together when determining this amount. For example, if a depositor holds EUR 90,000 in a savings account and EUR 20,000 in a current account, he will only be reimbursed EUR 100,000.

(3) In the case of joint accounts, the limit of EUR 100,000 will apply to each depositor. However, deposits in an account available to two or more persons as members of a partnership, association or similar unincorporated body will be aggregated for the purpose of calculating the EUR 100,000 limit and treated as the deposit of a single depositor. In the cases of §8 paragraphs 2 to 4 of the Deposit Guarantee Act, deposits in excess of EUR 100,000 are secured. Further information is available at: https://edb-banken.de/.

(4) Reimbursement: The responsible deposit guarantee scheme is the guarantee scheme of the J.P. Morgan SE Address: Postfach 11 04 48, 10834 Berlin, Deutschland
Tel: +49 (0)30 59 00 11 960
email: info@edb-banken.de
Website: https://edb-banken.de/

Your deposits (up to EUR 100,000) will be reimbursed within a maximum of 7 working days. If you have not received the reimbursement within these deadlines, you should contact the Deposit Guarantee Scheme, as the validity period for reimbursement claims may have expired after a specific period. Further information is available at: https://edb-banken.de/.