



Fonds de Garantie des Dépôts Luxembourg (FGDL)

Depositor Information Notice – Itaú Europe S.A.

This notice provides summary information on the protection of eligible deposits placed with Itaú Europe S.A. under the Luxembourg Deposit Guarantee Scheme, the Fonds de Garantie des Dépôts Luxembourg (FGDL). This protection also applies to deposits placed through the Portuguese branch of Itaú Europe S.A.

It is intended to help depositors understand the principal rules on deposit protection, reimbursement and the main exclusions. This notice should be read together with the applicable Luxembourg laws and regulations governing deposit guarantee schemes.

Basic information about the protection of eligible deposits

Category	Information
Eligible deposits in Itaú Europe S.A. are protected by:	Fonds de Garantie des Dépôts Luxembourg (FGDL).
Limit of protection:	EUR 100,000 per depositor per credit institution. This means that all eligible deposits held by the same depositor with Itaú Europe S.A. are added together and the total is protected up to EUR 100,000.
If you have more deposits at the same credit institution:	All eligible deposits held in the same name with Itaú Europe S.A. are aggregated and the total amount is subject to the overall limit of EUR 100,000.
Temporary high balances:	Certain eligible deposits may, where applicable under Luxembourg law, benefit from protection above EUR 100,000 for a limited period where they arise from specific life events or transactions, such as the sale of a private residential property, marriage, divorce, retirement, dismissal, redundancy, invalidity, death, or the payment of insurance benefits or compensation. Depositors should contact Itaú Europe S.A. for further information on the conditions and supporting documentation required.
Reimbursement period if deposits become unavailable:	Eligible depositors are reimbursed by the FGDL within the timeframe provided by applicable Luxembourg law. Under the current EU framework, the standard repayment period is seven (7) working days from the date on which deposits are determined to be unavailable, subject to statutory exceptions and operational arrangements.
Currency of reimbursement:	Reimbursement is generally made in euro (EUR), in accordance with Luxembourg legal requirements and the terms communicated by the FGDL at the relevant time.
Contact point at Itaú Europe S.A.:	Depositors may contact Itaú Europe S.A. through the bank's usual relationship channels or via the contact information published on the bank's website for assistance regarding



	account information and the practical steps for any FGDL-related claim.
Contact details of the FGDL:	Official website: www.fgd.lu . For the latest postal address, telephone number and e-mail contact details, depositors should consult the FGDL official website before submitting any request, as such details may be updated from time to time.
Further information:	Additional information on the scope of protection, exclusions and reimbursement procedures is available on the FGDL official website and in applicable Luxembourg laws and regulations.

1. Purpose of the Deposit Guarantee Scheme

The FGDL is the statutory deposit guarantee scheme recognised in Luxembourg for the protection of eligible deposits held with participating credit institutions, including Itaú Europe S.A. Its primary purpose is to protect depositors if a credit institution is unable to repay deposits that are due and payable. The existence of the scheme contributes to depositor confidence and to the stability of the banking system by ensuring that, subject to applicable legal requirements, eligible depositors may recover protected amounts up to the relevant limit.

2. Scope of Protection

As a general rule, eligible deposits are protected up to EUR 100,000 per depositor per credit institution. The protection applies to the aggregate amount of all eligible deposits held by the depositor with Itaú Europe S.A., regardless of the number of accounts, the specific branch through which the account is maintained, or the currency of the account, subject to the conversion and valuation rules provided by law. Where a depositor holds accounts under different products or arrangements, the balances of those accounts are generally combined for the purpose of calculating the maximum amount payable by the FGDL.

3. Temporary High Balances

In certain circumstances, Luxembourg law may provide additional, temporary protection above the standard EUR 100,000 limit for specific categories of eligible deposits that stem from exceptional life events or transactions. Examples may include money resulting from the sale of a private residential property, payments connected with marriage, divorce, retirement, dismissal, redundancy, invalidity, death, insurance claims or compensation awards. Such additional protection, where available, is normally limited in time and subject to legal conditions and documentary evidence. Depositors who believe that a balance on their account may qualify should contact the bank promptly and retain all relevant supporting documents.

4. Reimbursement of Unavailable Deposits

If deposits become unavailable within the meaning of Luxembourg law, the reimbursement of eligible depositors is carried out by the FGDL in accordance with the statutory procedure. In practice, depositors should not ordinarily be required to lodge a complex claim in order to benefit from standard reimbursement; however, the FGDL or the bank may request supporting information in specific cases, particularly where questions arise in relation to identity, beneficial entitlement, temporary high



balances or succession matters. Reimbursement is made within the deadline prescribed by law, subject to any exceptions that may apply to certain types of deposits or legal disputes.

5. Typical Exclusions from Deposit Guarantee Protection

The following categories are typically excluded from deposit guarantee protection under Luxembourg law and the broader EU deposit guarantee framework: (i) deposits made by credit institutions in their own name and for their own account; (ii) deposits made by financial institutions and certain investment firms; (iii) deposits made by insurance and reinsurance undertakings; (iv) deposits made by collective investment undertakings and certain pension or retirement funds; (v) deposits made by public authorities or governmental entities, where so excluded by law; (vi) debt securities issued by the credit institution and liabilities arising out of own acceptances or promissory notes; and (vii) deposits in respect of which the depositor has not been identified in accordance with applicable anti-money laundering and counter-terrorist financing requirements at the date on which the deposits become unavailable. In addition, deposits linked to criminal convictions for money laundering may be excluded in accordance with applicable law. This list is indicative only and is not exhaustive; the definitive scope of exclusions is determined by the relevant Luxembourg legal and regulatory provisions as in force from time to time.

6. Practical Information for Depositors

Depositors are encouraged to keep their personal and corporate identification data up to date with Itaú Europe S.A., including contact details, tax information and account ownership information, as this can help avoid delays if a reimbursement event were ever to occur. Depositors should also ensure that account-opening records, authorised signatory details and supporting documentation for any exceptional or temporary high balance are complete and current. Where there is uncertainty as to whether a deposit is eligible, the depositor should seek clarification from the bank in advance.

7. FGDL Contact Information

For public information about the Luxembourg deposit guarantee scheme, depositors should consult the FGDL official website at www.fgdl.lu. Because website contact details may be updated by the scheme administrator from time to time, Itaú Europe S.A. recommends that depositors use the official FGDL website as the primary source for the most current postal address, telephone details, e-mail contacts and procedural guidance.

8. Important Legal Notice

This notice is intended as a general information summary for website publication and does not replace the applicable Luxembourg legal and regulatory texts. In the event of any inconsistency between this notice and applicable law, the legal and regulatory provisions shall prevail. Itaú Europe S.A. may update this notice from time to time to reflect regulatory developments, operational changes or updated guidance from the competent authorities or the FGDL.