

**Appendix – Investor information form - SIIL**

<b>Basic information on the protection of investors in compliance with the law of 18 December 2015 relating to the systems of guaranteeing deposits and compensating investors</b>	
Protection of investments made with ING Luxembourg S.A. is provided by:	The Investor Compensation Scheme Luxembourg (SIIL – Système d'Indemnisation des Investisseurs Luxembourg) <sup>1</sup>
Ceiling of the protection:	Up to 20,000 euros per investor (natural or legal person) and per institution <sup>2</sup>
If you have several accounts with ING Luxembourg:	SIIL covers all investment transactions by a single investor, irrespective of the number of accounts, within the limit of the 20,000-euro ceiling
Cover in the event of a joint transaction:	SIIL takes account in the calculation of the cover of the share allotted to each investor. In the absence of particular provisions, the debts are allocated equally between the investors. <sup>3</sup>
Deadlines for presenting a compensation request in the event of default by ING Luxembourg:	10 years from acknowledgement by the CSSF or when the tribunal d'Arrondissement de Luxembourg (Luxembourg district court) has pronounced its judgement or from the date on which this acknowledgement or this judgement were made public.
Reimbursement deadline in the event of default of ING Luxembourg:	At the latest three months after the eligibility and the amount of the debt have been established.
Currency of the reimbursement:	Euro
Correspondent :	Système d'indemnisation des investisseurs Luxembourg (Investor Compensation Scheme Luxembourg) 283, Route d'Arlon L-1150 Luxembourg Postal address: L-2860 Luxembourg Tel.: (+352) 26 25 1-1

Further information:	<a href="http://www.cssf.lu">www.cssf.lu</a> <a href="http://www.fgdl.lu">www.fgdl.lu</a>
ADDITIONAL INFORMATION:	
<p>Additional information :</p> <p>Any debt which results from a deposit within the meaning of article 163 point 6 of the law of 18 December 2015 relating to the default of lending institutions and certain investment companies must be allocated to the Luxembourg deposit guarantee fund (FGDL – Fonds de garantie des dépôts Luxembourg). No debt may be the subject of double compensation by both systems (FGDL + SIIL).</p>	

Footnotes:
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<sup>1</sup> System responsible for the protection of investors: Investor Compensation Scheme Luxembourg

The SIIL provides cover for debts resulting from the incapacity of a lending institution or an investment company to:

- Reimburse investors with the funds due to them or belonging to them on their account in relation to investment transactions in compliance with the statutory and contractual conditions applicable; or
- Return to investors the instruments belonging to them and held, administered or managed on their behalf in relation to investment transactions in compliance with the statutory and contractual conditions applicable.

<sup>2</sup> Article 195 paragraph 2(2) of the law of 18 December 2015 relating to the defaulting of lending institutions and certain investment companies lists the debts resulting from investment transactions excluded from any cover under SIIL.

<sup>3</sup> The debts concerning a joint investment transaction over which two persons at least have rights in their capacity as shareholder of a company, member of an association or of any group of a similar nature without legal status, may, for the calculation of the limits of cover, be grouped and treated as if they resulted from an investment made by a single investor and only one indemnity is due under the cover.