

BASIC INFORMATION ON INVESTMENT PROTECTION

INFORMATION FOR INVESTORS

Please find below the information relating to the Andorran Investment Guarantee Scheme (hereinafter referred to as "SAGI"), of which Mora Banc Grup, SA is a member (hereinafter referred to as "MoraBanc").

At MoraBanc, investments are protected by:

The Andorran Investment Guarantee Scheme (SAGI).

Limit of protection:

100,000 per investor and per bank or investment institution.¹

If you hold more than one investment with the same institution:

All investments held with the same institution are added together and the total amount is subject to a limit of 100,000 euros.¹

If you hold an investment jointly with others:

The 100,000 limit applies to each investment holder separately.²

Repayment period in case of the bank's insolvency: 3 months.³

Currency in which repayment is made: Euro

Contact:

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More information on: <https://www.afa.ad/es/fons-de-garantia>

ADDITIONAL INFORMATION

(1) If the holders cannot cash in their investments because the institution is unable to meet its obligations, SAGI will repay the investments to the holders. The maximum repayment amount is 100,000 euros per institution. This means that, in order to determine the level of coverage, all the investments deposited, managed or in custody within the same institution are added together, up to the maximum overall SAGI coverage limit laid down in Article 20.2 of Law 20/2018, of 13 September, regulating the Andorran Deposit Guarantee Fund and the Andorran Investment Guarantee Scheme. If, for example, an investor holds 90,000 euros worth of shares in deposit or custody and 20,000 euros worth of government bonds in deposit or custody, SAGI will only repay 100,000 euros.

This method will also be used if an institution operates under different trade names. In this regard, it should be noted that Mora Banc Grup, SA operates under the trade name "MoraBanc". This means that all investments in deposit or in custody within an institution operating under one or more trade names are guaranteed for a total of 100,000 euros.

(2) In the case of joint ownership of investments, the limit of 100,000 euros will apply to each investor.

(3) The responsible guarantee system is the Andorran Investment Guarantee Scheme (SAGI). Investments will be repaid (up to a maximum of 100,000 euros), at the latest, within three months of determining the suitability and amount of the investor's position.

If the investment has not been repaid within that period of time, please contact SAGI as the period during which repayment can be claimed may be limited. For more information, visit <https://www.afa.ad/es/fons-de-garantia>.

OTHER IMPORTANT INFORMATION

As a general rule, all retail depositors and companies are covered by SAGI. Details of the exceptions applicable to certain investments can be found on the SAGI website. Your financial institution will also inform you, upon request, whether or not certain products are covered. If the investments are covered, the institution will confirm this on your account statements.