

## Basic information on the protection of investments

Law 20/2018, of 13 September, which regulates the Andorran Deposit Guarantee Fund and the Andorran Investment Guarantee System, requires banking institutions to provide actual or potential investors with the information necessary to identify the Andorran Investment Guarantee System (SAGI).

In all cases this information must include the name, registered office, telephone number, website URL and email address of SAGI, as well as the applicable provisions, and specify the amount, the extent of the guarantees offered and the conditions and formalities required to ensure payment of the guaranteed amount.

### **The investments held with Mora Banc Grup, SA are protected by:**

The Andorran Investment Guarantee System (SAGI)

### **Limit of protection:**

100,000 Euros per investor and per banking or financial investment institution.<sup>1</sup>

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

All of the investments that you hold with the same institution will be added up and the total will be subject to the 100,000 Euro limit.<sup>1</sup>

### **If you hold a joint account with other persons:**

The 100,000 Euro limit applies to each investment holder separately.<sup>2</sup>

### **Repayment period if the institution becomes insolvent:** 3 months.<sup>3</sup>

**Currency in which the repayment is made:** Euro

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**Further information:** <https://www.afa.ad/sagi>

### **Additional information**

1. If the investments cannot be withdrawn because the institution is not in a position to fulfil its obligations, the SAGI will reimburse the investment holders. The reimbursement amounts to a maximum of 100,000 Euros per institution. This means that all the investments deposited, administered or held by the same institution will be added up to determine the level of coverage. Subject at all times to the maximum limit of overall coverage by the SAGI as provided for in Article 20.2 of Law 20/2018, of 13 September, which regulates the Andorran Deposit Guarantee Fund and the Andorran Investment Guarantee System. If, for example, an investor is the holder of shares in deposit or custody for a value of 90,000 Euros and the holder of public debt in deposit or custody for 20,000 Euros, they will only receive 100,000 Euros in reimbursement.

2. In the case of joint holders of investments, the 100,000 Euro limit will apply to each investor.

3. The responsible guarantee system is the Andorran Investment Guarantee System (SAGI). You will be reimbursed for your investments (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 you have not been reimbursed within that period of time, you should contact the SAGI as there may be a time limit for claiming reimbursement. For more information, visit <https://www.afa.ad/sagi>

### **Other important information**

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