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### Protection of Deposits

Belgium: Financial Services and Markets Authority (FSMA)

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# Protection of deposits

## Protection of deposits, life insurance contracts and financial instruments

The protection of the assets of savers, investors and certain policyholders is part of a special financial security arrangement offering a guarantee for people sustaining losses as a result of the default of a financial institution.

The Belgian protection scheme is organized around two institutions: the Guarantee Fund for Financial Services (hereafter, “the Guarantee Fund”) and the Protection Fund for Deposits and Financial Instruments (hereafter, “the Protection Fund”).

### The Guarantee Fund

The protection of deposits is managed **exclusively** by the Guarantee Fund (website only available in [French](#) or [Dutch](#)). The protection of life insurance contracts (Class 21) and the protection of the capital of certain approved cooperative companies are also managed by the Guarantee Fund.

Detailed information about the institutions that are members of the Guarantee Fund, about the assets that are protected and about the people eligible for reimbursement can be found on the website of the Guarantee Fund.

### The Protection Fund

The Protection Fund (website only available in [French](#) or [Dutch](#)) is the designated institution for the protection of financial instruments. These include securities and assets entrusted to a financial institution.

Detailed information about the financial instruments that are covered by the Protection Fund is available on its website.