

Deposit Guarantee Schemes Directive

EXCLUSIONS LIST *Effective from 1 December 2025*

THE BANK OF NEW YORK MELLON (INTERNATIONAL) LIMITED

Section A1

As set out in the Depositor Protection Information Sheet, deposits held by individuals and businesses will be generally eligible for FSCS protection up to the compensation limit. However, some exclusions do apply. Details of the most common exclusions are set out below. For full details of the exclusions please see the Depositor Protection Part of the PRA Rulebook.

A deposit is excluded from protection if it meets any of the following criteria:

1. (1) The account holder is:
 - a credit institution
 - a financial institution
 - an investment firm
 - an insurance undertaking
 - a reinsurance undertaking
 - a collective investment undertaking
 - a pension or retirement fund
 - a public authority, other than a small local authority.

Note that:

1. a) Deposits held on behalf of underlying beneficiaries who are eligible for FSCS protection, are not excluded.
2. b) Personal pension schemes, stakeholder pension schemes or occupational pension schemes for micro, small and medium sized companies are not excluded.
1. (2) It is not held at a UK establishment of a bank, building society or credit union. Or, in the case of a bank, building society or credit union incorporated in the UK, it is not held at an establishment in Gibraltar.
2. (3) The deposit is involved in any transactions where there is a link to a criminal conviction for money laundering. For example, it is transferred from an account held by someone who has been convicted of money laundering.