AURA BANK

BANQUE PRIVÉE

Compliance

LEGAL & REGULATORY INFORMATION

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Last updated: November 1, 2026

SECTION I

Terms & Conditions

1. Purpose

These terms govern the opening and operation of the accounts and services offered by Aura Private Banking S.A., a public limited company with a share capital of €50,000,000, headquartered at 18 Place Vendôme, 75001 Paris, France (bank code 30004).

2. Account opening

Every account application is subject to identity verification (ID document, proof of address, tax status) in accordance with anti-money-laundering and counter-terrorist-financing regulations. Aura Private Banking reserves the right to accept or decline an application. Processing time is 24 to 48 business hours.

3. Access and security

Access to the client area requires a strictly personal ID and secret code. The client agrees never to share them with a third party and to inform the bank immediately in case of loss, theft or fraudulent use.

4. Cards and transactions

Bank cards, transfers and transactions are subject to the limits and execution times shown in the client area. The client may lock or unlock their card at any time from their account.

5. Fees

Fees applicable to each plan (Aura Pure, Aura Prestige Metal, Aura Infinite) are specified at subscription and in the fee schedule. Any change in fees is notified to the client at least two months before it takes effect.

6. Termination

The client may close their account at any time, free of charge, subject to completion of pending transactions. The bank may terminate the agreement with two months' notice, except in case of serious breach.

7. Complaints and governing law

Complaints may be sent to customer service. If the response is unsatisfactory, the client may refer the matter to the banking ombudsman. These terms are governed by French law.

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SECTION II

Deposit Guarantee

Protection of your deposits

Deposits held with Aura Private Banking are covered by the Deposit Guarantee and Resolution Fund (FGDR), in accordance with European and French regulations.

Coverage limit

The guarantee is €100,000 per depositor and per institution. This limit applies to all your accounts with the bank (checking, savings, term deposits) combined, not account by account.

Joint accounts

For a joint account, the €100,000 limit applies to each holder in proportion to their share. Unless stated otherwise, shares are deemed equal.

Compensation

If deposits become unavailable, the FGDR pays compensation within seven business days of the request, and in most cases no action is required from the client.

Learn more

Detailed information is available on the FGDR official website (garantiedesdepots.fr). A depositor information sheet is provided to you when you open your account.

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SECTION III

Privacy & GDPR

Data controller

Aura Private Banking S.A., 18 Place Vendôme, 75001 Paris, is the controller of your personal data.

Data we collect

We collect the information needed to open and manage your account: identity, contact details, professional and financial situation, supporting documents, verification photo, as well as login and transaction data.

Purposes

Your data is used to manage your banking relationship, verify your identity, prevent fraud, meet our legal obligations (anti-money-laundering, tax) and send you account-related messages.

Retention and sharing

Your data is kept for the duration of the relationship and then for the legal retention periods. It is never sold and is shared only with strictly necessary technical providers, or with authorities when required by law.

Your rights

Under the GDPR, you have the right to access, rectify, erase, object to, restrict and port your data. You can exercise them by writing to our registered office. You may also lodge a complaint with the CNIL (cnil.fr).

Security

We apply appropriate technical and organisational measures to protect your data against unauthorised access, loss or disclosure.

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SECTION IV

Legal notice

Site publisher

Aura Private Banking S.A., a public limited company with a share capital of €50,000,000. SIRET: 915 059 695 00014. Registered office: 18 Place Vendôme, 75001 Paris, France.

Contact

Telephone: +33 9 77 21 96 88. Clients can also write to us through the secure messaging in their client area.

Supervisory authority

Aura Private Banking S.A. is a credit institution (bank code 30004) supervised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR), 4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France.

Hosting

The website is hosted by Vercel Inc., 440 N Barranca Ave #4133, Covina, CA 91723, United States.

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