

Deposit Protection

Money

The guarantee on money held at a bank, and its limits.

Government-backed compensation schemes.

Country	Scheme	Limit
UK	FSCS	£85,000 per person, per licence
EU	National schemes	€100,000
US	FDIC	\$250,000 per depositor, per bank
Canada	CDIC	C\$100,000 per category
Australia	FCS	A\$250,000 per person, per ADI

Several brands can share one banking licence, and the limit applies once across all of them. Check before splitting balances.