


INVESTORS' INFORMATION SHEET

How **Hellenic Deposit**
and **Investment Guarantee Fund**
protects your investments

Basic information about the protection of investment services

Covered investment services ¹ at Eurobank S.A. are protected by:	HELLENIC DEPOSIT AND INVESTMENT GUARANTEE FUND (HDIGF - TEKE) ²
Coverage limit:	<p>EUR 30,000 per investor/customer per credit institution³ Eurobank S.A. uses the following trademark:</p>  EUROBANK
If you have claims emerging from more than one covered investment services in the same credit institution:	The maximum coverage limit for all covered investment services provided by a credit institution to each investor/customer per credit institution is set at thirty thousand euro (EUR 30,000). This limit applies to the aggregate investment services at the same credit institution, irrespective of the number of investment services, the currency and the place where the service is provided. ⁴
If you have a joint investor account/portfolio with other person(s):	The limit of EUR 30,000 applies to each investor/customer separately
Request for reimbursement	TEKE publishes an announcement to invite investors/customers to submit their requests for reimbursement ⁵
Time period for the initiation of reimbursement:	Three months after TEKE communicates a schedule of claims to the Bank of Greece ⁶
Currency of reimbursement:	Euro
Contact:	<p>Hellenic Deposit and Investment Guarantee Fund (HDIGF - TEKE)</p> <ul style="list-style-type: none"> • 6 Amerikis Str, 2nd floor, 10671, Athens • +30 210 3639933, Fax +30 210 3635582 • info@hdigf.gr
For more information:	www.teke.gr

Additional information

1. Covered investment services are defined as the services referred to in Article 4 of Law 3606/2007 (Government Gazette 195 A' 17/8/2007) paragraphs 1(a) to (d), (f), (g) and the ancillary service referred to in paragraph 2 (a) of the same article. These indicatively include: reception, transmission and execution of orders in relation to transactions in financial instruments; underwriting of financial instruments; safekeeping and administration of financial instruments on behalf of clients, dealing on own account in one or more financial instruments, client portfolio management, etc.

2. The scheme responsible for the protection of the covered investment service.

3. General Coverage Limit

If a claim from a covered investment service is unavailable for the reason that a credit institution is unable, as determined by the relevant supervisory or judicial authority, to meet its obligations vis-à-vis its investors/customers under the legislation in force, the investor/customers are reimbursed by the Hellenic Deposit and Investment Guarantee Fund (TEKE). The reimbursement is subject to an aggregate limit of thirty thousand euro (EUR 30,000). This means that all claims of the same investor/customer in respect of covered investment services provided by a given credit institution are added up in order to determine the coverage limit. If, for example, an investor/customer has a claim of EUR 15,000 from covered investment services and another claim of EUR 20,000, the reimbursement will be EUR 30,000 only. Eurobank S.A. uses the following trademark:

This means that the aggregate claims from covered investment services under the aforementioned trademark are covered up to EUR 30,000.

4. Protection limit for co-beneficiaries of the same claim from investment services

As regards investors/customers who are co-beneficiaries of the same claim emerging from covered investment services, the share of each investor/customer is considered as a separate claim against the credit institution, and the investor/customer is repaid up to the amount of thirty thousand euros (EUR 30,000), which also includes any other claims emerging from covered investment services.

For more information: www.teke.gr

5. Request for reimbursement

Within a reasonable time after the claim emerging from a covered investment service has become unavailable, TEKE publicly invites all investors/customers to submit in writing their claims emerging from the covered investment services against the credit institution participating in TEKE, and specifies the procedure for submitting the relevant requests, the deadline for submitting the requests, and the content thereof.

For more information: www.teke.gr

6. Reimbursement

The amount of reimbursement will be made available by TEKE at the latest three months after TEKE communicates to the Bank of Greece a list of the beneficiaries; this period may be extended for a maximum of three (3) months.

The right of the investor/customer to seek reimbursement is time-barred upon the lapse of five (5) years as of the said deadlines.

In calculating the reimbursement amount, the claims that the investor-customer has against the participating credit institution shall be set-off against the same-type claims that the participating credit institution has against the investor-customer.

For more information: www.teke.gr

Other important information:

The categories of claims from covered investment services that are excluded from protection are available on the website www.teke.gr of the Hellenic Deposit and Investment Guarantee Fund (HDIGF). Eurobank SA will inform you, upon request, on whether certain products are covered or not.