


DEPOSITORS' INFORMATION SHEET

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

Basic information about the protection of deposits

Deposits with Eurobank S.A. are protected by:	HELLENIC DEPOSIT AND INVESTMENT GUARANTEE FUND (HDIGF - TEKE) ¹
Coverage limit:	<p>EUR 100,000 per depositor per credit institution² Eurobank S.A. uses the following trademark:</p> <p style="text-align: center;"></p> <p>For certain categories of deposits and under certain conditions, a higher coverage limit is provided for.³</p>
If you hold more deposits at the same credit institution:	The maximum coverage limit per depositor per credit institution is set at EUR 100,000. This limit applies to the aggregate deposits held at the same credit institution, irrespective of the number of deposits, the currency and the place of deposits within the EU. ⁴
If you have a joint account with other person(s):	The limit of EUR 100,000 applies to each depositor separately
Period of time for the initiation of reimbursement following the date of failure on the part of the credit institution:	7 working days ⁵
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. The scheme responsible for protecting your deposit.

2. General Coverage Limit

If a deposit becomes unavailable in a general and permanent manner 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 depositors under the legislation in force, depositors are repaid by the Hellenic Deposit and Investment Guarantee Fund.

The payable reimbursement is subject to an aggregate limit of up to one hundred thousand euro (EUR 100,000). This means that all deposits by the same depositor with the credit institution are added to determine the coverage level. If, for example, a depositor holds EUR 90,000 in a personal savings account and EUR 20,000 in a personal current account, the reimbursement will be EUR 100,000 only.

3. Special coverage limit

For more information: www.teke.gr

4. Coverage limit for joint accounts

In case of joint accounts, the limit of EUR 100,000 applies to each depositor.

For more information: www.teke.gr

5. Reimbursement

The amount of reimbursement will be made available by TEKE within seven (7) working days following the date of decision by the competent supervisory or judicial authority as provided for by law. In certain cases of deposits this period may be extended for a maximum of three (3) months.

The depositor's right to seek reimbursement is prescribed upon the lapse of five (5) years as of the above deadlines.

In calculating the amount of reimbursement, the balances on deposit accounts shall be set-off against the counterclaims of any nature that the credit institution has against the depositor, provided that the latter had become due and payable on or before the date of the credit institution's failure.

For more information: www.teke.gr

Other important information:

The categories of deposits that are excluded from protection are indicated on the website of the Hellenic Deposit and Investment Guarantee Fund [www.teke.gr]. Eurobank S.A. will inform you, upon request, on whether your deposits or/and certain categories of deposits are protected or not. Your deposits, as you are informed by the periodical bank statements (for accounts where such statements are issued), are protected according to the provisions of law 4370/2016, insofar as they do not fall within the exceptions of article 8 of the aforementioned law.

The beneficiary depositor is obliged to verify his/her personal identification details at regular intervals, as well as to promptly inform the Bank on any amendment thereof, in order for him/her to be easily identified.