

## Depositor Information Template

Basic information about the protection of deposits	
Deposits in Optima bank S.A. are protected by:	HELLENIC DEPOSIT AND INVESTMENT GUARANTEE FUND (HDIGF - TEKE) <sup>1</sup>
Limit of protection:	EUR 100,000 per depositor per credit institution <sup>2</sup> For certain categories of deposits and under certain conditions, a higher limit of protection is envisaged. <sup>3</sup>
If you have more deposits at the same credit institution:	The maximum protection 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 location in the EU. <sup>4</sup>
If you have a joint account with other person(s):	The limit of EUR 100,000 applies to each depositor separately.
Time period for the start of compensation payments:	7 business days after the deposits become unavailable <sup>5</sup>
Currency of compensation:	Euro
Contact:	Hellenic Deposit and Investment Guarantee Fund (HDIGF - TEKE) 6 Amerikis Str. Athens, 106 71 Telephone ++30 210 3639933, ++30 210 3635433 Fax ++30 210 3635582 e-mail info@hdigf.gr
For more information:	<a href="http://www.teke.gr">www.teke.gr</a>

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## Additional information

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### <sup>1</sup> The scheme responsible for protecting your deposit.

### <sup>2</sup> General coverage level

If a deposit becomes unavailable in a general and permanent manner because a credit institution is unable, as determined by the relevant supervisory or judicial authority, to meet its obligations to its depositors under the legislation in force, depositors are repaid by the Hellenic Deposit and Investment Guarantee Fund.

The payable compensation is subject to an aggregate limit of one hundred thousand euro (EUR 100,000). This means that all the 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 savings account and EUR 20,000 in a sight account, the compensation will be EUR 100,000 only.

### <sup>3</sup> Special limit of coverage

For more information: [www.teke.gr](http://www.teke.gr)

### <sup>4</sup> 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](http://www.teke.gr)

### <sup>5</sup> Compensation

The amount of compensation will be made available by TEKE within seven (7) working days after the decision of 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.

A depositor's right to compensation is subject to a limitation period of five (5) years after the above deadlines.

In calculating the amount of compensation, the balances on deposit accounts are set off against any counterclaims of the credit institution on the depositor, if such counterclaims have become due and payable on or before the date when the deposit became unavailable.

For more information: [www.teke.gr](http://www.teke.gr)

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## Other important information

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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](http://www.teke.gr)]. Optima bank S.A. will inform you, upon request, whether certain categories of deposits are protected or not.

The beneficiary depositor is obliged to verify his personal data at regular intervals, as well as to immediately inform the credit institution about any changes in order to make it easy to identify him.

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