



**Hellenic Deposit & Investment  
Guarantee Fund (TEKE)**

**Date :** March 2019



## FOR DEPOSITORS

<b>Basic information about the protection of deposits</b>	
Deposits held with AEGEAN BALTIC BANK S.A. are protected by:	HELLENIC DEPOSIT & INVESTMENT GUARANTEE FUND (TEKE) <sup>1</sup>
Coverage limit:	€100,000 per depositor per credit institution <sup>2</sup> Under specific conditions, a higher coverage limit is provided for certain types of deposits <sup>3</sup>
If you hold more deposits with the same credit institution:	The maximum coverage limit of all deposits per depositor per credit institution is set at EUR one hundred thousand (€100,000). This limit applies to the total of deposits held with the same credit institution, irrespective of the number of the deposits, the currency and the place of deposits within EU. <sup>4</sup>
If you hold an account jointly with other person(s):	The €100,000 limit applies to each depositor separately
Reimbursement period in case of credit institution's failure:	7 working days <sup>5</sup>
Currency of reimbursement:	Euro (€) or, for branches operating in states with a different currency, the currency of that state.
Contact details:	Hellenic Deposit & Investment Guarantee Fund (TEKE) Address: 6 Amerikis St, 2nd Floor Athens 10671, Greece Tel.: +30 210 3639933, +30 210 3638339 Fax: +30 210 3635582 Email: <a href="mailto:info@hdiqf.gr">info@hdiqf.gr</a>
More information:	<a href="http://www.teke.gr">http://www.teke.gr</a>

### Additional information

#### <sup>1</sup> The scheme responsible for the protection of your deposit

#### <sup>2</sup> General limit of protection

If, pursuant to the competent supervisory authority's decision or court ruling, a deposit becomes generally and permanently unavailable because a credit institution is unable to meet its financial obligations towards depositors under the current legislation, depositors are repaid by the Hellenic Deposit & Investment Guarantee Fund.

This repayment covers at maximum EUR one hundred thousand (€100,000). This means that all eligible deposits of a depositor held with the specific credit institutions are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with €90,000 and a personal current account with €20,000, the depositor will only be repaid €100,000.



### **<sup>3</sup> Special Coverage limit**

More information: <http://www.teke.gr>

### **<sup>4</sup> Coverage limit for joint accounts**

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

More information: <http://www.teke.gr>

### **<sup>5</sup> Reimbursement**

Reimbursement will be paid by TEKE within seven (7) working days of the date the competent supervisory authority issues the decision or the court issues the ruling, as provided by law. For some types of deposits this deadline may be extended up to three (3) months maximum.

The depositor's right to compensation is prescribed after the lapse of five (5) years as of the said deadlines.

To calculate the amount of reimbursement, the deposit account balances are offset against any liabilities the depositor has towards the credit institution, insofar as such liabilities had become due and payable on or before the date of the credit institution's failure.

More information : <http://www.teke.gr>

### **Other important information:**

Exceptions for certain types of deposits are stated on the website of the Hellenic Deposit & Investment Guarantee Fund (TEKE) <http://www.teke.gr>. AEGEAN BALTIC BANK S.A. will inform you, upon request, whether your deposits and/or specific types of deposits are covered or not. Your deposits, as stated on the account statement (for accounts where account statements are issued) are protected under the provisions of Law 4370/2016, insofar as they do not fall within the exceptions of Article 8 thereof.

Beneficiaries/depositors are under obligation to verify their personal data at regular intervals and to inform immediately the credit institution of any changes in such data, so that they can be easily identified.

FOR INVESTORS / CLIENTS

<b>Basic information about the protection of investment services</b>	
Eligible investment services <sup>1</sup> at AEGEAN BALTIC BANK S.A. are protected by:	HELLENIC DEPOSIT & INVESTMENT GUARANTEE FUND (TEKE) <sup>2</sup>
Coverage limit:	€30,000 per investor/customer per credit institution <sup>3</sup>
If you have claims deriving from more than one covered investment services at the same credit institution:	The maximum coverage limit for all eligible investment services provided by the credit institution per investor/customer per credit institution is set at EUR thirty thousand (€30,000). This limit applies to the total of investment services held with the same credit institution, irrespective of the number of investment services, the currency and the place where the service is provided within the EU. <sup>4</sup>
If you hold an investment account/portfolio jointly with other person(s):	The €30,000 limit applies to each investor/customer separately
Request for reimbursement:	TEKE publishes an announcement to invite investors/customers to submit their requests for reimbursement <sup>5</sup>
Reimbursement period:	Three months after TEKE has sent the reimbursement beneficiaries' list to the Bank of Greece <sup>6</sup>
Currency of reimbursement:	Euro (€) or, for branches operating in states with a different currency, the currency of that state
Contact details:	Hellenic Deposit & Investment Guarantee Fund (TEKE) Address: 6 Amerikis St, 2 <sup>nd</sup> Floor Athens 10671, Greece Tel.: +30 210 3639933, +30 210 3638339 Fax: +30 210 3635582 Email: <a href="mailto:info@hdiagf.gr">info@hdiagf.gr</a>
More information:	<a href="http://www.teke.gr">http://www.teke.gr</a>

**Additional information**

<sup>1</sup> Eligible investment services are the services defined under Article 4 of Law 3606/2007 (Gov. Gazette 195 A 17/8/2007) par. 1 (a) - (d), (f), (g), as well as the associated service under par. 2 (a) of the said Article. Such services include, without limitation: receiving, transmitting and executing orders, underwriting financial instruments, safekeeping and managing financial instruments for the account of customers, dealing on one or more financial instruments for own account, managing customer portfolios etc.

<sup>2</sup> The scheme responsible for the protection of the eligible investment service



### **3 General limit of protection**

If a claim under an eligible investment service is unavailable because a credit institution is ascertained [by the supervisory or a judicial authority] to be unable to meet its obligations towards its investors/customers under the current legislation, investors/customers are repaid by the Hellenic Deposit & Investment Guarantee Fund. This repayment covers at maximum EUR thirty thousand (€30,000). This means that all claims under eligible investment services of an investor/customer at the specific credit institution are added up in order to determine the coverage limit. If, for instance, an investor/customer claims €15,000 and €20,000 under two eligible investment services respectively, the investor/customer will only be repaid €30,000.

### **4 Coverage limit for co-beneficiaries of the same claim under investment services**

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

More information: <http://www.teke.gr>

### **5 Request for reimbursement**

Within a reasonable time period of the date the claim under an eligible investment service has become unavailable, TEKE publishes an announcement to invite investors/customers to submit in writing their claims under the eligible investment services against the credit institution participating in TEKE, which announcement includes the procedure for submitting the requests, the deadline for submitting the requests, and the content thereof.

More information: <http://www.teke.gr>

### **6 Reimbursement**

Reimbursement will be paid by TEKE three months at the latest after TEKE has sent the reimbursement beneficiaries' list to the Bank of Greece. This deadline may be extended up to three (3) months maximum.

The investor's/customer's right to compensation is prescribed after the lapse of five (5) years as of the said deadlines.

To calculate the amount of reimbursement, the investor's/customer's claims are offset against any respective liabilities the investor/customer may have with the participating credit institution.

More information: <http://www.teke.gr>

### **Other important information:**

Exceptions of certain claims under investment services are listed on the website of the Hellenic Deposit & Investment Guarantee Fund (TEKE) <http://www.teke.gr>. AEGEAN BALTIC BANK S.A. will inform you, upon request, whether certain types of products are covered or not.



**Aegean Baltic Bank S.A.**

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