



NATIONAL BANK OF GREECE S.A.
Registered Office: 86 Aiolou St., 105 59, Athens, Greece
General Commercial Registry (G.E.M.I.) No 237901000

Depositor Information Sheet

Basic information about the protection of deposits	
Deposits held with National Bank of Greece are protected by:	HELLENIC DEPOSIT & INVESTMENT GUARANTEE FUND (TEKE) ¹
Coverage limit:	€100,000 per depositor per credit institution ² Under specific conditions, a higher coverage limit is provided for certain types of deposits ³
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. ⁴
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 ⁵
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 nd Floor Athens 10671, Greece Tel.: +30 210 3639933, +30 210 3638339 Fax: +30 210 3635582 Email: info@hdigf.gr
More information:	http://www.teke.gr
The depositor has taken knowledge of the content herein:	
Date:	



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Additional information

¹ **The scheme responsible for the protection of your deposit.**

² **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.

³ **Special coverage limit**

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

⁴ **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>

⁵ **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>. National Bank of Greece 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.