



# 2<sup>nd</sup> COMPLIANCE FORUM

Friday, 27<sup>th</sup> September 2019  
Divani Caravel



**ΣΕΚΑΣΕ**  
Σύνδεσμος Επαγγελματιών  
Κανονιστικής  
Συμμόρφωσης Ελλάδος



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# Agenda

09:00 - 09:30	<b>Registration</b>
09:30 - 10:15	<p><b>ADDRESSES:</b>  <b>Grigoris Leonidis</b>, <i>Managing Partner, Palladian Conferences</i>  <b>Evangelos Tsekrekos</b>, <i>Chairman of the Board of Directors - Association of Compliance Officers in Greece (ASCO-Greece)</i>  <b>Alexandros Chatzopoulos</b>, <i>Director General, SEV Hellenic Federation of Enterprises</i>  <b>Zefi Nikolaou</b>, <i>MA, CFE, CFSE, Secretary General of Transparency International - Greece   NBG Group Compliance Senior Expert</i>  <b>Vassilis Panagiotidis</b>, <i>Director, Hellenic Bank Association</i>  <b>Giota Karageorgou</b>, <i>Operational Manager - IIA Greece</i>  <b>Spiros Kiritsis</b>, <i>President - Association of Members of the Athens Exchanges (SMEXA)</i>  <b>Evi Dimitroulia</b>, <i>CFE, CIA, President - ACFE Greece</i></p>
10:15 - 10:25	<p><b>SPEECH</b>  <b>Thanos Stefanidis</b>, <i>f. Head of Compliance and Internal Audit, ACO-Greece of HSBC-Group in Greece, f. Advisor to the Governor of the Bank of Greece on Compliance issues</i></p>
10:25 - 10:40	<p><b>SPEECH</b>  <b>Brendan Leddy</b>, <i>Chief Compliance Officer and Head of Risk - Tellimer, UK</i></p>
<b>PANEL I</b>	
<b>Going digital: Business opportunities and challenges arising - The skills of the "modern" Compliance Officer</b>	
10:40 - 12:10	<p><b>Moderator:</b>  <b>Vasso Angeletou</b>, <i>Financial Reporter</i></p> <p><b>Speakers:</b>  <b>Dimitrios Pappas</b>, <i>Head of Transparency &amp; Regulatory Monitoring Division - Group Compliance - Eurobank Ergasias S.A</i>  <b>Spyros Louros</b>, <i>Digital &amp; New Business Development Director OTE - Cosmote</i>  <b>Sofia Mpiza</b>, <i>Lawyer LL.M., Compliance &amp; Data Protection Manager - Praxia Bank</i>  <b>Astyanax Kanakakis</b>, <i>Co-Founder and CEO - Norbloc</i>  <b>Natasha Mavrommati</b>, <i>Group Data Privacy Counsel - Deutsche Bank</i>  <b>Efthalia Sarri</b>, <i>Lawyer, General Counsel's Division - Financial Conduct Authority</i></p>
12:10 - 12:40	<b>Coffee Break</b>

<b>PANEL II</b>	
<b>IDD and MiFID II: Consumer protection and transparency</b>	
12:40 - 13:30	<p><b>Moderator:</b>  <b>Antonis Papagiannidis</b>, <i>Journalist &amp; Lawyer</i></p> <p><b>Speakers:</b>  <b>Dimitris Avgitidis</b>, <i>Professor of Business Law at the Law Faculty of Democritus University of Thrace, L.L.M., M.A. (Econ.), PhD, Attorney at Law</i>  <b>Danai Manoussaki</b>, <i>Head of Market &amp; Internal Conduct Division - Group Compliance, Eurobank Ergasias S.A.</i>  <b>Nikos Markopoulos</b>, <i>Lawyer MSc, CFE, Compliance Manager - Interamerican Insurance</i></p>
13:30 - 13:40	<p><b>SPEECH</b>  <b>Lefteris Anastasakis</b>, <i>Vice - President, PRIORITY</i></p>
<b>PANEL III</b>	
<b>Anti-money laundering issues: The journey from the 4th to the 6th AML Directive</b>	
13:40 - 14:40	<p><b>Moderator:</b>  <b>Vasso Angeletou</b>, <i>Financial Reporter</i></p> <p><b>Speakers:</b>  <b>Charalampos Karampelis</b>, <i>Counsel - Lambadarios Law Firm</i>  <b>Elena Papachristou</b>, <i>Partner - Zepos &amp; Yannopoulos Greek law firm</i>  <b>Sotiris Syrmakizis</b>, <i>Digital Transformation, Fintech, Innovation and Technology Expert</i>  <b>Tassos Repakis</b>, <i>Head of Legal &amp; Compliance - CoinSchedule</i></p>
14:40 - 15:25	<b>Light Lunch</b>
<b>PANEL IV</b>	
<b>Ethics in the digital era</b>	
15:25 - 16:35	<p><b>Moderator:</b>  <b>Antonis Papagiannidis</b>, <i>Journalist &amp; Lawyer</i></p> <p><b>Speakers:</b>  <b>Dr Grigoris Lazarakos</b>, <i>Associate Professor, Managing Partner - L&amp;L Law Firm</i>  <b>Ioannis Talaslis</b>, <i>Pharmaceuticals Compliance Manager - Merck Serono</i>  <b>Jürgen Rennert</b>, <i>Vice President Compliance Europe &amp; Compliance Real Estate - Deutsche Telekom AG</i>  <b>Evi Mathiou</b>, <i>Legal, Compliance &amp; Quality Manager - Novo Nordisk</i></p>



## Evangelos Tsekrekos

Chairman of the Board of Directors - Association of Compliance Officers in Greece (ASCO-Greece)

Mr. Evangelos Tsekrekos is Chairman of the Board of Directors at the Association of Compliance Officers in Greece (ASCO-Greece) and Chief Compliance Officer at Praxia Bank.

He has been the Head of Compliance at the Hellenic Financial Stability Fund (HFSF), responsible for the planning and implementation of HFSF's internal compliance policy and for monitoring topics related to the internal control system and the corporate governance of the Greek systemic banks. Mr Tsekrekos has served for several years as Head of Compliance at BNP Paribas - Athens Branch, responsible for all BNP Paribas activities in Greece. In parallel, he was a member of the BNP Paribas Executive Management Committee in Greece and of the CIB Continental Europe Compliance Committee. He was responsible for the implementation of several EU Directives (3rd AML Directive, MiFID etc.) in the local activities of BNP Paribas, while participating in respective working groups of the Hellenic Banking Association (HBA). As Head of the International Affairs Department of the Hellenic Exchanges SA, he has been extensively involved in the areas of securities registration, clearing, and settlement, as well as of regulatory developments monitoring at European, institutional, level, in the wider capital markets area. Mr Tsekrekos holds a law degree from the Aristotle University of Thessaloniki; he is member of the Nafplio Bar Association, specialized in regulatory compliance in the banking and investment services sector. In addition, he holds an MBA from the Athens University of Economics and Business and an MSc in Communication from UCL (Belgium) and from the Communication and Media Department of the Law School of the National and Kapodistrian University of Athens. He is certified as Compliance Officer by the Hellenic Bank Association and by the International Compliance Association, with extensive experience in conducting Compliance training seminars.



## Zefi Nikolaou

MA, CFE, CFSE -Secretary General of Transparency International-Greece | NBG Group Compliance Senior Expert

Zafiro (Zefi) Nikolaou belongs to the upper management of the National Bank of Greece. She began her career in 1986 in the Ministry of Finance and in 1989 was hired in the National Mortgage Bank of Greece, where she worked in serious administration departments. In 1999 (since the merger of the former NMBG with NBG) she joined NBG and for many years she served as senior manager at the loans sector in the Branch Network, where she obtained great experience on financial and credit matters. Since 2011 she has been working on compliance and anti-money laundering issues. Currently, she is Deputy Director in the Group Compliance and Regulatory Affairs Division, with the responsibility to plan and complete special issues/projects. In parallel, she has worked, in the past, as a journalist (political and cultural issues) in newspapers and other media.

Mrs Nikolaou is a Certified Fraud Examiner (CFE), and holds Certifications in Customer Service Management (CFSE) and in Compliance (UoA) and Anti-Money Laundering (UoA). She has studied Journalism, and holds a Bachelor's Degree in European Civilization (HOU) and a Master's Degree in Journalism – Communication, specialized in Corporate Communication (OUC). She is a member of the Association of Certified Fraud Examiners (ACFE), a member of the Association of Compliance Officers in Greece (ASCO) and a member of Greek Marketing Academy (GMA). Since October 2017, she is a Member of the Board of Directors of Transparency International-Greece (TI-Greece), while in February 2019 she undertook tasks of Secretary General of the aforementioned Organization.

In pursuit of treasures for the soul, she visits Museums, Galleries and attends Theatrical performances, while she participates in several actions/projects with a positive social impact.



## Alexandros Chatzopoulos

Director General, SEV Hellenic Federation of Enterprises

Alexandros has been the Deputy Director General of SEV Hellenic Federation of Enterprises since March 2019 and the Director General since July 2019.

He studied law (LLB) at Southbank University London and completed his postgraduate degree (LLM) at University College London in Media, Intellectual Property and IT law. Since 2004, he has worked as civil and commercial lawyer and as legal adviser to IT and telecoms companies.

From September 2009 to December 2011, he worked as Strategic Planning and Policy Advisor at the Prime Minister's Office.

From 2012 to 2019, he worked at a multinational company in Athens and Lausanne as Regulatory Affairs Manager responsible for Greece, Cyprus and Malta and as Regulatory Strategy Manager responsible for the European Union markets.



## Vasilis Panagiotidis

Director, Hellenic Bank Association

Vasilis Panagiotidis is a graduate of International and European Studies Department of Panteion University where he completed his postgraduate studies in international economic, financial and banking law. He joined the Hellenic Bank Association (HBA) on October 2000. He is head of the payment systems, financial crime combating and physical security department. He is also head of the Hellenic Banking Institute (HBI), the training body of the Hellenic Bank Association. He represents the HBAs member-banks in committees and working groups of the European Banking Federation (EBF) and the European Payments Council (EPC). He is a member of the Board of Directors of DIAS SA, Hellenic Deposit and Investment Guarantee Fund and Hellenic Development Company and represents the HBA in various legislative drafting committees.



**Giota Karageorgou**  
Operational Manager – IIA Greece

Giota Karageorgou is operational manager at IIA Greece (Institute of Internal Auditors), Institute's relations specialist and global IIA certifications manager: CIA – Certified Internal Auditor, CRMA – Certification in Risk Management Assurance and QIAL – Qualification in Internal Audit Leadership. She is also responsible for the membership, training program and financial services. She has been working at IIA Greece for 17 years. She holds a bachelor's degree in Business Administration.



**Evi Dimitroulia**  
CFE, CIA, President - ACFE Greece

Leading industry expert and instructor in the areas of Fraud Investigation, Internal Auditing, AML, Compliance, Fraud Risk Management, Internal Control Frameworks, and Ethics.



**Spiros Kiritsis**  
President - Association of Members of the Athens Exchanges (SMEXA)

Spiros Kiritsis is a graduate from University of Athens, dpt. of Economics and holds an MBA from University of Wales, Cardiff Business School.

He works in the greek capital market since 1997. During the period 1997 – 2006 was a Senior Director in Athens Stock Exchange SA (ASE), head of the Market Surveillance Division and Listed Companies Division. During the period 2006 – 2013, Spiros was a Senior Director in Bank of Cyprus, based in Athens, with responsibilities the development of bank's investment products and services to the network customers and personal banking.

Today Spiros works at SOL Consulting, in the area of financial services.

SOL Consulting is the subsidiary of SOL Auditing, the biggest greek auditing firm which operates in Greece. Apart from his role in SOL Consulting, Spiros currently is an independent BOD member in a greek brokerage firm and in a greek mutual fund firm.

Additionally, he holds for third term the chair of the President of the Association of Brokerage Firms (SMEXA) and the chair of Vice President of an institutional organization, called 'Hellenic Compensation Fund'.



**Thanos Stefanidis**  
f. Head of Compliance and Internal Audit, ACO-Greece of HSBC-Group in Greece, f. Advisor to the Governor of the Bank of Greece on Compliance issues

Thanos Stefanidis is a holder of a Bachelor's Degree in Economics awarded by the National and Kapodistrian University of Athens. He also holds a Master's Degree (M.A.) in Economics awarded by the University of Manchester-UK (Specialisation: Money and Banking, Industrial Economics, Economics of the European Integration). He had been working in the Bank of Greece from 1976 to 1993 in various supervisory positions. In 1986, he was appointed as the Supervisor of the Foreign Exchange Controls Department of same. In 1993, he joined the HSBC Bank plc- Greece, initially as the Organisation and Internal Audit Manager of this Bank and shortly afterwards (1994), also as the Money Laundering Control Officer (MLCO) of same. In 2002, he was appointed Executive Member of the Management Committee of all HSBC Group Entities in Greece (ie Bank, Stock Exchange Brokerage Company, Mutual Funds Management Company, Insurance Brokerage Company) in his capacity as the Head of Compliance & Internal Audit- ACO Greece. In addition, he was a Member of the Senior Risk Management Committee of HSBC Group in Greece. In 2009, he returned to the Bank of Greece (until the end of 2011) as Advisor to its Governor/Management on issues concerning : (a) the Supervision of the Financial/Credit Sector of Greece and (b) the Operational & Compliance Risk Management of the Bank of Greece. In 2017, Thanos Stefanidis was elected an Honorary Member of the Management Board of S.E.K.A.S.E. in recognition of his services to the introduction, establishment and development of the Compliance Function in Greece. Throughout all these years, Thanos Stefanidis has been participating in various Economic and Compliance Conferences as a speaker and panellist member and has been a writer of many research papers and articles published in the economic/banking press. From 1981 onwards, he has also given Lectures to various accredited professional training seminars related to his fields of expertise & specialisation, organised by the Hellenic Association of Banks (and other Educational Institutions) for executives/professional specialists working for the wider Greek Financial/Credit Sector.



## Brendan Leddy

Chief Compliance Officer and Head of Risk – Tellimer, UK

Brendan Leddy has worked in compliance, risk and anti-financial crime for over 20 years, covering MENA, the Americas and USA, Australia and Europe. He is the Chief Compliance Officer and Head of Risk at Tellimer who provide specialist information and trading technology, advisory, execution and broking services throughout the world's developing economies. Brendan is also the founder and Managing Director of Barley Harbour, a niche consultancy firm specialising in compliance and financial crime risk. Working within the banking and financial services sector he helps firms in multiple jurisdictions to navigate global standards and the UK regulatory landscape. Brendan holds a BA in English, Sociology & Political Science (National University of Ireland, Galway); an LLB (University of Wales) and an LLM in International Business Law (University of Liverpool). He is a Fellow of the ICA and a Member and publication editor for the Chartered Institute of Securities and Investments in the UK.



## Dimitrios Pappas

Head of Transparency & Regulatory Monitoring Division -  
Group Compliance - Eurobank Ergasias S.A

Mr. Dimitris Pappas is Head of the Transparency & Regulatory Monitoring Division of Group Compliance at Eurobank with primary responsibility for the Bank's compliance with the consumer protection regulatory framework.

He has eleven (11) years of experience in compliance and also a total of twenty-seven (27) years of experience in greek and foreign banks in the areas of compliance, treasury, corporate & retail banking, sales, operations. He has been a senior executive at ABN AMRO Bank, ETEBA, HELEX / Athens Stock Exchange and TT Hellenic PostBank and has ten (10) years of experience as lecturer in seminars in Athens Stock Exchange. He is a Certified Compliance Officer and Data Protection Officer as well as holder of all certificates of professional competence issued by the Bank of Greece and Hellenic Capital Market Commission for the provision of investment services.

Dimitris is an Economist, holds a BSc. in Economics from the University of Piraeus, MSc in Finance & Banking from the University of Cyprus and an MBA from the ALBA Graduate Business School.



## Vasso Angeletou

Financial Reporter

Vasso Angeletou is a Greek journalist reporting on Finance, Banking & Capital Markets with 11-year experience in renowned news websites. She covers major events such as conferences and summits in Greece and abroad. She has hosted prominent events and moderated panels at well known conferences in Greece. Currently, she is a banking reporter with insider.gr and Greek Economic Review.



## Spyros Louros

Digital & New Business Development Director  
OTE – Cosmote

He started his career over 20 years ago in the area of FMCG. He served several senior Marketing and Sales positions in, Greek and Multinational companies, in the areas of FMCG, Retail and Telecom, among which Colgate Palmolive, Sara Lee and Multirama.

Mr. Louros joined OTE Group in 2010, first as Marketing Director OTE and then as Marketing Communication & E-Business Director OTE-Cosmote. Currently he holds the position of Digital & New Business Development Director OTE-Cosmote

He has studied Production Engineering & Management in the Technical University of Crete, Greece and also holds an MBA from the Aston Business School, UK.

He is married and has 2 sons.



## Sofia Mpiza

Lawyer LL.M., Compliance & Data Protection Manager -  
Praxia Bank

Sofia Mpiza studied Law at the Law School of Athens National and Kapodistrian University. She holds a Master of Laws (LLM) from the same University specializing in the field of Civil Procedure Law. From 2009 Sofia is practicing Lawyer at the Athens Bar Association. She is also a certified DPO Executive (ISO/IEC 17024).

From 2012 she started working as in-house Legal Counsel at "Credicom Consumer Finance Bank", part of the Credit Agricole Group. She continued working for the same Bank which changed its shareholder and strategy and evolved into Praxia Bank. During the period 2016-2017 Sofia managed all the regulatory, licensing and compliance issues arising from the gradual transformation of Praxia Bank into the first digital Bank in Greece. In 2018 she assumed the role of Deputy Chief Compliance Officer and DPO at Praxia Bank. She has extensive experience in the fields of banking and corporate law, corporate governance and personal data protection law.



## Natasha Mavrommati

Group Data Privacy Counsel – Deutsche Bank

Anastasia (Natasha) Mavrommati works in Deutsche Bank AG, as a Group Data Privacy Counsel, supporting the Corporate Investment Banking business line on a global level. Based in London, she is involved in cross border projects and negotiations, she provides advice on new processes, applications and other ad hoc privacy matters that concern her line of support. She prepares training sessions, she is involved in drafting legal documents and and she works closely with the regional data privacy teams. Previously, Natasha worked as an in-house lawyer for a number of fintech companies, one of the Big-4 professional services networks and a technology giant. She is trilingual and licensed to practice law in 2 jurisdictions (Athens, Greece and England and Wales).



## Astyanax Kanakakis

Co-Founder and CEO

Astyanax has spent more than 12 years in Finance and Consulting, most recently as Associate Partner in McKinsey & Company, specializing in banking and corporate finance. He was previously Chief Commercial Officer in KnCGroup, the bitcoin blockchain pioneer, and Chairman of the Board in XBT Provider, the global leader in cryptocurrency ETNs.

Astyanax holds a BSc. in Computer Science and Electronic Engineering from University College London, an MSc in Advanced Computing from Imperial College, an MSc in Information Systems Management from London School of Economics and an MBA from the Wharton School of the University of Pennsylvania.



## Efthalia Sarri

Lawyer, General Counsel's Division - Financial  
Conduct Authority

Efthalia is a senior lawyer with extensive experience within capital markets and financial services, gained from her time spent in private practice and as an in-house counsel, both in industry and currently at the UK Financial Regulator.

Efthalia's expertise includes advising on financial services regulatory law, corporate law, capital markets and on the constantly changing regulatory and compliance issues arising under EU and International Banking and Financial Services Regulations.

Currently working as a Legal Counsel at the FCA General Counsel division, Efthalia provides legal advice to the FCA on its responsibilities as the Supervisor of regulated firms and on the development of FCA policy. She also advises on EU and international legal issues across the FCA, including on issues relating to the UK's withdrawal from the European Union as well as on corporate and constitutional matters.

As part of the GCD Funds & Wholesale team, Efthalia advises on funds regulation, financial crime issues, FCA authorisations and threshold conditions, change in control processes, the regulatory perimeter, wholesale conduct issues and failing firms.

Having previously worked for the UK Listing Authority, Efthalia also has in-depth experience in advising on corporate transactions, IPOs, investment fund deals, routine debt issuances and securitisation deals, and as senior member of the team reviewed and approved the eligibility for listing of companies wishing to be admitted to the Official List of the London Stock Exchange.



**Antonis Papagiannidis**  
Journalist & Lawyer

Has read Law and Economics in Athens and in Strasbourg, having specialized in European Law and Medieval History. He has dealt professionally with business law and European Law matters. Has been an advisor on European Affairs at the Ministries of National Economy, Foreign Affairs and Culture and an advisor on European affairs for the Athens Daily Newspaper Publishers Association. He is a member of the Editorial Committee of "European Community Review" and "Civil Society". Co-writer of the "Interpretation of the EEC Treaty"; has also written in legal journals. A member of the Board of Directors of the Hellenic Center of European Studies (presently a branch of EPLO) as well as of the Cultural Olympiad Forum. He has served as a journalist for "VIMA" and "OIKONOMIKOS TACHYDROMOS". Publisher of the short-lived weekly magazine "SAMIZNTAT", contributor to Sunday "ELEFTHEROTYPIA" and "IMERISIA", managing director of "ELEFTHEROS TYPOS". He has been a communication consultant at the Bank of Greece (1999). Participates to POLIS and METAMESONYKTIES EKDOSEIS. Today, he writes for "Naftemporiki", FACT and is General Manager of the ECONOMIA GROUP ("OIKONOMIKI EPITHEORISI"/Business File/economia.gr). He is a panelist at Evening Report of Action 24 Channel.



**Danai Manoussaki**  
Head of Market & Internal Conduct Division – Group Compliance, Eurobank Ergasias S.A.

Danai Manoussaki is heading the Market & Internal Conduct Division within Group Compliance of Eurobank, responsible for Market Conduct, ensuring compliance with capital market related legislation, and for Business & Internal Conduct, ensuring compliance with internal regulations including the Bank's Code of Professional Conduct and Anti-Bribery and Corruption Policy. Danai has extensive international banking experience; 23 years in Capital Markets and 10 years in Compliance. She has worked 8 years at Morgan Stanley International in London, 1 year at Lehman Brothers in London and is working at Eurobank since 1996. She is certified for the provision of investment services by BoG, is a Certified Fraud Examiner by ACFE and a MICA by the International Compliance Association (Diploma in Governance, Risk and Compliance). Danai holds a BSc Degree in Business Administration with major in Computer Information Systems from the American College of Greece and an MBA from the London Business School in the UK.



**Dimitris Avgitidis**  
Professor of Business Law at the Law Faculty of Democritus University of Thrace, L.L.M., M.A. (Econ.), PhD, Attorney at Law

He is a Professor of Business Law at the Law Faculty of "Democritus University of Thrace", where he teaches capital markets law, bankruptcy and rescue law, competition law, corporate law, insurance law and consumer protection law in undergraduate and postgraduate level. From February 2013 onwards, he teaches the subjects of Modern Business Transactions and Insolvency Law in the National School of Judges. He is a lawyer at the Supreme Court and member of the Athens Bar Association since 1991. He has been a member of the "Hellenic Competition Commission" (September 2009 -March 2012) and a member of the Board of Directors of the "Hellenic Capital Market Commission" (September 2011-August 2019). At European Level he has been President of the European Council's Working Group on the European Directive on takeover bids (2004/25/EC) in 2003. Since July 2013 until June 2014, he participated, as Deputy Chairman, in the Working Group of the European Council for the amendment of the Insolvency Regulation no. 1346/2000. He is the representative of the Hellenic Republic (Ministry of Justice) in Working Group IV of the United Nations Committee on International Trade Law (UNCITRAL). He is also a member of the Board of Directors of the Association of Greek Commercialists and of the Company of Consumers Protection Law, member of the Company of Competition Law and regular collaborator/contributer of the legal magazine "Chronicles of Private Law" and he participates in the legal magazine "Business and Company Law". He has served on several legislative committees in the field of competition and commercial law. He is the author of the books: "Capital markets law" (2nd ed., 2019), "The new law of corporate transformations" (2019), "Capital markets law" (2014), "The listed company" (2nd ed., 2013), "Corporate rescue" (2011), "The listed company" (2008), "The underwriter's responsibility in Consumer Protection Law" (2005), and "Groups of Companies: The liability of the Parent Company for the Debts of its Subsidiary", (1996). He is also the author of numerous studies and articles in corporate law, capital markets law, competition law, consumer protection law, insolvency law and he participated with lectures in several congresses on the above subjects.



**Nikos Markopoulos**  
Lawyer MSc, CFE, Compliance Manager  
- Interamerican Insurance

Attorney at law at the Supreme Court. Head of Compliance dept. in Interamerican insurance SA, part of Achmea group.

**Professional experience**  
Interamerican insurance group: 2009 senior lawyer in the Legal Department, 2010 (part-time) compliance officer, 2014 full-time compliance officer, 2016 head of the Compliance dept.  
Felios & Associates law firm: 2004-2009 senior associate  
Private Legal Practice:1998  
Private employee: 1991

**Education**  
MSc in Insurance and Risk Management, ALBA Graduate Business School Law Degree, National & Kapodistrian University Professional education and certifications  
Graduate long-term program in tax law, Athens University of Economics and Business  
Certification in AML/CDD Compliance, National & Kapodistrian University (Financial Dept.) 2019  
CFE-Certified Fraud Examiner by ACFE, 2018  
DPO- Data Protection Officer (ISO/IEC 1724) TUV AUSTRIA, 2017  
Certification in compliance in financial industry, National & Kapodistrian University (Financial Dept.) 2013  
Proficiency degree in English language, University of Michigan

**Lecturing**  
Lectures in the Greek Institute of Insurance Studies, 2016-2019  
Lectures in the Interamerican training center 2012-2019 onwards.





**Charalampos Karampelis**  
Counsel – Lambadarios Law Firm

Harry is a senior professional with extensive experience in diverse areas and works for the Litigation and Arbitration Department of the firm, as well as the White-Collar and Corporate Crime Department. During the past 10 years, he has been representing clients in a wide variety of commercial and civil disputes, including those arising from breach of the regulations governing a range of industries and has represented clients before Greek courts on unfair competition, agency and distribution agreements, product liability, intellectual property and tort and debt collection cases, as well as copyright and trademark disputes, insolvency and special liquidation procedures, collective redundancies and general labor disputes. He is also specialized in criminal law and has been also handling significant criminal law cases related to all types of tax and customs fraud, financial fraud, medical malpractice, product criminal liability, environmental liability, intellectual property crime, counterfeiting, money laundering, corruption, anti-competitive practices and cartel offences, insider dealing and market abuse, corporate criminal liability and compliance, international and European criminal law and extradition and mutual assistance. He is admitted before the Supreme Court and is a Member of the Greek Association for Criminal Law and the Greek Association of Criminal Defense Lawyers.



**Sotiris Syrmakezis**  
Digital Transformation, Fintech, Innovation  
and Technology Expert

Sotiris Syrmakezis is a Digital Transformation, Fintech, Innovation & Technology Expert. Recently, he was the Chief Retail, Digital & Technology Officer at Praxia Bank. Previously he worked for 2.5 years at Eurobank, as General Manager, Group Chief Digital & Technology Officer. Before that, he worked for 15.5 years at Piraeus Bank Group, as General Manager of Retail Banking (2012-2015), Deputy General Manager of Electronic Business (2008-2012) and Electronic Banking Director (winbank) (2000-2008). He started his career in Egnatia Bank where he worked for 9 years, the last 4 of which as a CIO. He holds a degree in Computer Science from the University of Crete and he is currently completing the Master in Technology and Innovation Management in the Technical University of Crete.



**Elena Papachristou**  
Partner – Zepos & Yannopoulos Greek law firm

Elena is a partner with the Finance and Capital Markets group of Zepos & Yannopoulos. She was admitted to the Athens Bar in 2003 and joined Zepos & Yannopoulos in 2007. Elena focuses on banking and capital markets regulation, funds and corporate governance. She has extensive experience in capital markets issues, advising numerous international companies on public offerings of equity, debt and other financial instruments. She has represented multinational companies in take-over bids on Greek listed companies and she advises on the listing requirements, corporate governance and other regulatory requirements of companies listed in Greece. She regularly advises on regulatory issues relating to the management and distribution of funds in Greece and she represents the majority of foreign fund houses active in the Greek market. She is also advising major financial institutions on the regulatory and compliance requirements for the provision of banking, investment services and other investment products in Greece, the provisions of payment services and the trading on derivatives and off-exchange transactions. She also assists international and domestic financial institutions in handling investigations and disputes with the regulatory authorities and represents clients in securities civil litigation disputes. She is a contributor to the Doing Business report of the World Bank, Protecting Minority Investors in Greece and co-author of the Common Legal Framework for Takeover Bids in Europe, Greece 2008, published by Cambridge University Press.  
**Education:** University of Athens, Faculty of Law (LL.B.) | University College London (LL.M. in Banking and Finance Law, 2002)



**Tassos Repakis**  
Head of Legal & Compliance – CoinSchedule

Mr. Repakis is a transactional generalist, having advised clients internationally in numerous commercial transactions, ranging from simple business contracts to complex multimillion syndicated loans and security offerings. He has particular experience in regulatory compliance by building KYC due diligence processes and supervising internal AML & Anti-Bribery procedures. Firm believer in the value of innovation and technology, Tassos placed himself early in the epicentre of developments on digital assets and their regulation, thus having first-hand experience on the disruptive potential of DLT technology in transactions. He is currently the Head of Legal & Compliance at CoinSchedule, the global leader on intelligence surrounding digital assets and blockchain-powered projects. At CoinSchedule he oversees the legal function of the company, monitors compliance with applicable regulatory frameworks and acts as the company's liaison with regulators. Tassos is also Of Counsel at Andersen Legal, advising on technology transactions, FinTech solutions and blockchain. He is licensed to practice law in the State of New York, in Athens, Greece, and is also registered as a European Lawyer with the Solicitors Regulation Authority in England.



**Lefteris Anastasakis**  
Vice - President, PRIORITY

Chemist, with MBA in Economics. For 27 years, he hold managerial positions in multinational companies, in production plants and in the corporate headquarters, mainly in HR and in the adaptation of Greek businesses to European legislation. As a representative of SEV (Greek Employers' Association), he participates in various BoDs of state organizations. He is a certified DPO (Data Protection Officer) for the GDPR Regulation.



**Ioannis Talaslis**  
Pharmaceuticals Compliance Manager  
- Merck Serono

Ioannis Talaslis is a Senior Compliance Professional leveraging 10+years' legal education and practical experience to lead initiatives in healthcare and pharmaceutical sectors. Ioannis is an award-winning Compliance Professional and public speaker on issues of corporate compliance. He specializes in Pharma Compliance promoting a work environment that systematically and sustainably supports business in acting within applicable compliance guidelines and optimizing compliance relevant processes. He is an effective communicator delivering training in person and online to broaden individual and corporate knowledge of the issues and practices to safeguard health and data. Proficient in multiple languages to engage clients and consumers across cultural and geographic boundaries. Strongly believing that virtues were best encouraged through questions and discussions rather than through statements and proclamations, Ioannis is a supporter of a more holistic understanding of Compliance, where corporate ethics can't be reduced to Compliance.

Ioannis enjoys good food, Netflix documentaries but can also be found on long city ride bikes.



**Dr Grigoris Lazarakos**  
Associate Professor, Managing Partner – L&L Law Firm

Grigoris Lazarakos is an Associate Professor of Constitutional law in the higher education institute of the Hellenic Army Academy and an attorney at law entitled to attend cases at the Supreme Court (Areios Pagos). He is the founder and managing partner of L&L Law Firm which specializes in various fields of law with a particular emphasis on Data Protection Law and Administrative/Public Law ([www.l-l.law](http://www.l-l.law)). Since August 2017 Grigoris is a certified legal expert (CEPE L PS) at European Privacy Seal GmbH (located in Bonn/Germany) for the evaluation of IT products and IT-based services according to the new legal requirements that are introduced by the General Data Protection Regulation (GDPR). He served as a substitute Member of the Board of Directors of the Hellenic Data Protection Authority (DPA) from March 2008 to August 2016. Grigoris has a Doctorate in data protection law as well as an LLM from the Humboldt University School of Law, Berlin, Germany, and a Bachelor in Law (Ptychion) from the Athens University, School of Law. He has published 3 books as well as 27 scientific publications mainly in the field of data protection and public – administrative law.



**Jürgen Rennert**  
Vice President Compliance Europe & Compliance Real Estate - Deutsche Telekom AG

Jürgen Rennert is Vice President Compliance Management Europe at Deutsche Telekom AG (DTAG) and responsible for Compliance in DTAG's EU segment. In addition, he coordinates the Compliance Offices of DTAG's EU fixed line and mobile subsidiaries in order to ensure an effective Compliance structure in the European footprint. He has been working at Deutsche Telekom since 1999 and joined the Compliance department in 2008. Since then, he has been playing an important role in developing and implementing the Compliance Management System at DTAG as well as in enhancing DTAG's Compliance Management System groupwide. In the light of not only the enormous positive potential of Artificial Intelligence (AI) but also the enormous challenges how to ethically correct use it, DTAG's Compliance department was among the first to establish binding internal ethical guidelines on AI. The rapid and constant increase in importance and the development of AI as key topic in the industry, politics and media demand the continuous development of digital ethics.



## Evi Mathiou

Legal, Compliance & Quality Manager - Novo Nordisk

Evi Mathiou is Legal, Compliance and Quality Manager in Novo Nordisk, with areas of responsibility the countries of Greece and Cyprus.

In her current role, Evi holds overall accountability for all Legal, Business Ethics Compliance and Quality matters of Greece and Cyprus, managing the Legal Affairs, the Business Ethics Compliance Affairs and Risks, being also the Quality Responsible Person of these countries.

Evi is an Attorney-At-Law registered in the Athens Bar Association, licensed to litigate before the Supreme Court. She is a member of the Legal and Compliance working groups of the Hellenic Association of Pharmaceutical Companies and of the Compliance working group of the Cypriot Association of Pharmaceutical Companies as Novo Nordisk representative.

Evi has expertise in private, corporate and pharmaceutical law, in data protection law, in pharmaceutical compliance and quality assurance. Prior to joining Novo Nordisk, Evi worked as Legal Manager in GSK Greece and as associate lawyer in Greek Law Firms with extended experience in commercial and corporate matters and in corporate litigation. Evi graduated from the Law School of the National and Kapodistrian University of Athens and also completed Master's degrees in Private Law (LLM) at the Law School of the National and Kapodistrian University of Athens and in International and European Studies (MA) at the Panteion University of Greece.



Praxia bank is Greece's first and digital-only bank offering a new local paradigm for digital banking solutions to customers through its smartphone application and interactive website. From initial digital onboarding to offering attractive deposit rates, to accessing banking and financial services and products, Praxia bank enables its customers to oversee and manage their financial affairs swiftly and efficiently. Having developed a state-of-the-art digital platform with end-to-end digitization processes, Praxia bank launches its operations in Greece to offer an omni-channel user experience accessible from all digital touchpoints.

Our brand is our mark of innovation and game-changing creativity, our promise that Praxia bank enables its customers to do things differently. A bank that is smart, simple and easily accessible. A bank that is 100% digital and 100% human. A bank of the future is here today.

Praxia bank's journey began in February 2017 with the acquisition of Credicom Consumer Finance Bank by Atlas Merchant Capital Fund LP, a private equity fund co-founded by Bob Diamond and David Schamis. Today, Praxia bank introduces a new philosophy, that of a bank always on our customers' side striving to make life easier and add value to their assets, today and tomorrow. Hence the birth of our brand: Praxia = "Praxis" + "Axia".

At Praxia, we have set up a bank from scratch to enable SMEs to grow. A simple, flexible and competitive bank offering simple products and services to match the needs of each business and support it in implementing its business plan. We strive to get to know our customers better to offer them products and services tailored to their needs, to grow together. At the core of our culture is a holistic and immediately available banking service based on a client-centric model ensuring swift service provided by a dynamic team of resourceful and experienced professionals with access to advanced technologies.



The Eurobank Group is a dynamic banking group active in six countries, with total assets of €58.8 billion and 13,104 employees. Established in 1990, the Group expanded through organic growth to become a leading force in the Greek banking sector.

With a total network of 653 branches in Greece and abroad, the Group offers a comprehensive range of financial products and services to its retail and corporate customers.

In Greece, Eurobank is one of the four systemic banks. With two distinct retail branch networks, the Eurobank Network and the New TT Branch Network, as well as specialised business centres, a private banking network and award-winning electronic service channels, the Group's philosophy focuses on high quality services to its customers.

The Group also holds a strategic position in retail and business banking in Bulgaria and Serbia, and offers distinguished Wealth Management services in Cyprus, Luxembourg and London.

Group Key Figures	€bn
Gross loans	45.0
Deposits	39.4
Total assets	58.8
Total equity	5.1
<b>Client Service Network</b>	<b>653</b>
Greece	373
International	280
<b>Data as at March 31<sup>st</sup>, 2019</b>	
<b>Shareholding Structure</b>	<b>%</b>
Institutional & Private Shareholders	98.6
Hellenic Financial Stability Fund	1.4
<b>Data as at May 23, 2019</b>	

Beyond core business activity, the Group has developed social responsibility actions, responding to the needs of the communities in which it operates. To this end, it has focused on programmes and initiatives in the fields of Education, Society, Culture, Innovation & Youth Entrepreneurship, in cooperation with established institutions and organisations, while placing major emphasis on environmental protection initiatives at a national and international level.

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



OTE Group is the largest technology company in Greece. It is one of the top three listed companies with respect to capitalization, in the Athens Stock Exchange and is also listed in the London Stock Exchange. Deutsche Telekom holds 46% of OTE's share capital and the Greek State holds 5.7%.

OTE Group offers the full range of telecommunications services: from fixed-line and mobile telephony, broadband services, to pay television and integrated ICT solutions. In addition to its core telecommunications activities, the Group in Greece is also involved in maritime communications and real-estate. Abroad, the Group operates in the telecommunications market of Romania, where it offers fixed-line and mobile communications, as well as television services.

COSMOTE is the unified commercial brand for all the products and services of the Group and its key message is "a better world, for all". Its mission is to bring technological capabilities to all, so that everyone can live and enjoy at the fullest all possibilities offered now, while also building on them for a better tomorrow.

#### **Telecommunications infrastructure**

OTE Group invests heavily in New Generation Networks, creating infrastructure which will boost the Greek economy and create growth potential. It is the largest investor in new technologies and infrastructure in Greece, having invested over €2bn over the past six years. OTE Group implements a €2 bn. investment plan until 2022, to offer even higher speeds and wider coverage in fixed and mobile telephony.

Thanks to these investments, COSMOTE Fiber is the largest fiber optic network in Greece, with a route length of 43,000 km. By the end of 2018, the number of households and businesses with access to very high Internet speeds of up to 200Mbps exceeded 3 million. In 2018 OTE Group brought the unlimited capabilities of fiber optics at home, by launching its Fiber to the Home (FTTH) network in selected areas. In mobile telephony too, OTE Group breaks new ground by constantly developing its networks. It is by far the No1 in Greece in terms of population coverage, with its 4G and 4G+ LTE Advanced technology network, reaching 98% and 95% respectively. At the same time, the Group is intensively preparing for the next generation of wireless communication, the 5G. From 2015, it has contributed to the design and development of new 5G technologies, infrastructure and services, with its dynamic participation in European research projects, while COSMOTE has implemented the first trial network of 5G in the Municipality of Zografou, in Attica.

#### **Sustainable growth**

OTE Group exploits the power of technology in order to create a better world for all. Sustainable growth is an integral part of the Group's business strategy and the sustainable growth principles are integrated into its operation, through which it contributes to the economy, the society and the environment.

In 2018, Group's social contribution amounted to approximately €4 mil. The focus of its activities was the development of digital skills for people of all ages, as well as meeting society's core needs by supporting vulnerable social groups, children, education, entrepreneurship, local communities, culture and sports.

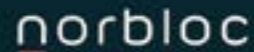


Athens International Airport S.A. (AIA) is the company in charge of the construction, development and operation of Eleftherios Venizelos airport of Athens. AIA is a profit-oriented company of the private sector.

Since March 2001, Athens International Airport keeps offering high-level services, having earned the trust of airlines, passengers, partners and stakeholders. Having welcomed more than 300 million passengers and over 3.5 million flights, the airport keeps creating significant benefits for tourism, the national economy, and Athens as a destination. In terms of traffic, 2018 was a historic best performance year for the airport, with 24.14 million passengers and growth continuing dynamically for a sixth consecutive year in 2019.

Key contributors to this positive outlook remain AIA's renowned developmental strategy, with one of the most comprehensive and innovative airline incentive schemes internationally and a strategic focus on the promotion of "Destination Athens" through initiatives and synergies. Having for the second consecutive been awarded by the ACI World as Best Airport in Europe in terms of service quality and passenger satisfaction, AIA continues, during 2019, its investment programme of aesthetic, functional and operational enhancements at its premises.

Thanks to its top-notch services, AIA has earned 91 significant international distinctions and awards. Today, with more than 300 companies and 13,000 employees, the airport community constitutes one of the biggest employment engines in Greece.



Norbloc, headquartered in Sweden, was founded in 2016 and is the premier blockchain customer onboarding and KYC solution provider.

Its flagship product, Fides, is a revolutionary digital onboarding and KYC ('Know – Your-Customer') platform, designed to automate customer KYC journey and simplify compliance process allowing GDPR compliant sharing of validated customer data and monetization on KYC services among financial institutions and market participants.

Fides can achieve significant savings for participating institutions on their current cost – base, while also enormously enhances the service and experience offered to end customers, using an underlying technological structure founded on permissioned distributed ledgers and proprietary design distributed databases.

Norbloc is already working with leading global financial institutions in Europe and the Middle East for the production implementation of Fides KYC platform and the creation of the first Know Your Customer (KYC) data-sharing consortium for corporate customer data in the world.

The team behind norbloc holds extensive experience in blockchain technology development, financial services and consulting with more than 80+ years of combined experience in top-tier global institutions (e.g. McKinsey, BCG, Lehman Brothers, PwC, Microsoft, Oracle, KPMG, ING, Siemens) and of IT professionals with equally lengthy experience in software architecture and blockchain development in pioneering companies (e.g. KnC Group).

norbloc is a core member of and a regular contributor to the Hyperledger Consortium and was recognized as one of the most innovative companies in the RegTech space via its inclusion in the 2018 and 2019 'RegTech 100 innovative' list. norbloc also operates a development hub in Athens, Greece and a branch in Dubai, UAE.

Contact us: [info@norbloc.com](mailto:info@norbloc.com) | [www.norbloc.com](http://www.norbloc.com)



PRIORITY SA is the pioneer management and IT consulting firm in Greece, specialized in the development, implementation and automation of business processes according to international ISO standards and best practices. We provide consulting services, software and training in the fields of quality, food safety, environment, energy, health & safety, corporate social responsibility and during the past decade, we developed our IT Governance services: Information Security, IT Service Management (ITSM) and Business Continuity. Key to our success is our expertise in all industries based on the knowhow and experience gained from the implementation of more than 4000 projects. Our consultants improve your business simply, quickly and effectively.



Infocredit Group has been a leading provider of commercial and credit information, offering high-quality flexible solutions for Credit Risk Management, Regulatory Compliance, Debt Recovery, Call Centre Services, Corporate Governance, Training and Consulting.

With a focus on the global shift towards transparency, Infocredit Group aims to empower businesses and protect its clients from precarious scenarios and risky transactions and to help professionals verify identity, prevent fraud, facilitate and secure commerce as well as to comply with the local and international Anti-money laundering and Terrorist Financing Laws. In particular, through its exclusive strategic partnership with LexisNexis Risk Solutions – part of RELX Group and a global provider of information and analytics for professional and business customers across industries – Infocredit Group offers superior solutions including WorldCompliance platform, one of the most comprehensive knowledge base of risk entities commercially available, with more than 2.5 million detailed profiles linked to more than 50 risk categories, including but not limited to Politically Exposed Persons, Global Sanctions Lists, Global Enforcement Lists, Adverse media, Wanted Individuals and State-Owned Entities.

For more information: <https://greece.infocreditgroup.com/>

Contact details:

Tel.: +357 22 398 000 | Email: [compliance@infocreditgroup.com](mailto:compliance@infocreditgroup.com)



Refinitiv is one of the world's largest providers of financial markets data and infrastructure, serving over 40,000 institutions in over 190 countries. It provides leading data and insights, trading platforms, and open data and technology platforms that connect a thriving global financial markets community – driving performance in trading, investment, wealth management, regulatory compliance, market data management, enterprise risk and fighting financial crime. [www.refinitiv.com](http://www.refinitiv.com)



KPMG is a global network of professional services firms providing Audit, Tax and Advisory services. We operate in 153 countries and territories and have 207 000 people working in member firms around the world. The independent member firms of the KPMG network are affiliated with KPMG International Cooperative ("KPMG International"), a Swiss entity. Each KPMG firm is a legally distinct and separate entity and describes itself as such.

Operating in Greece for more than 45 years KPMG offers through 4 entities, audit, tax, accounting & payroll, legal and advisory services to domestic and international businesses in Greece and abroad. Operating in Athens and Thessaloniki, KPMG employ over 550 high caliber professionals with significant specialized expertise.

KPMG is an ISO 9001: 2015 certified advisory firm by TUV Hellas (member of TUV NORD group) and have its own additional internal International Quality and Risk Management system which is applied during the course of engagements undertaken.

With sustained growth and major expansion plans, KPMG continues to maintain its leading position in the Greek market.



The Association of Compliance Officers in Greece (ASCO Greece) is a leading Greek compliance professionals association, founded in May 2016 and based in Athens. ASCO-Greece aims, inter alia, at:

Promoting the compliance profession.

Providing its members continuous education and information concerning the regulatory framework, the functioning rules and the methodologies of both compliance and prevention of money laundering.

Submitting proposals to improve the functioning of compliance and the prevention of money laundering based on international standards.

Disseminating the importance of compliance to the general public.

The main purpose of the ASCO Greece is to promote and disseminate the compliance operational framework and to strengthen the role of compliance officers in Greece.

The ASCO Greece offers to its members:

Up-to-date information on the regulatory framework of compliance and anti-money laundering in Greece.

Access to best practices and useful tools to facilitate and improve the compliance division of a company operating in Greece.

Access to newsletter published per trimester.

Collaboration with Universities, other professional bodies and associations organising tailor-made seminars and events.

Networking opportunities via meetings and events organized.

## Organizers



Palladian Communications Specialists (PCS) is a leading communications firm specializing in media relations, public affairs and crisis and issues management. Our mission is to add real, measurable value to our clients' operations by enhancing and protecting their reputation and providing timely and relevant intelligence. Over its 18 years of operation Palladian has established a long record of successful campaigns on a series of delicate issues which changed perceptions and influenced developments.

Palladian Conferences, business unit of PCS, are business Fora addressing legal and compliance issues concerning several key sectors, such as Legal, Shipping, Energy, Aviation, Banking and Insurance. Distinguished speakers together with Greek and international senior executives, aim to provide up-to-date answers on relevant market trends and issues.



