Early Warning System

EIB-20230052

BANKINTER LOAN FOR SMES&MIDCAPS CLIMATE ACTION

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Quick Facts

Countries	Portugal, Spain
Financial Institutions	European Investment Bank (EIB)
Status	Proposed
Bank Risk Rating	U
Borrower	BANKINTER SA
Sectors	Climate and Environment, Finance
Investment Type(s)	Loan
Loan Amount (USD)	$ 273.79 million

Project Description

According to the EIB, the project consists in a dedicated loan to support projects carried out by small and medium sized enterprises and Midcaps mainly located in Spain and Portugal.

Early Warning System Project Analysis

The bank did not disclose the Environmental and Social Impact.

Investment Description

- European Investment Bank (EIB)

Financial Intermediary

Financial Intermediary: A commercial bank or financial institution that receives funds from a development bank. A financial intermediary then lends these funds to their clients (private actors) in the form of loans, bonds, guarantees and equity shares. Financial intermediaries include insurance, pension and equity funds. The direct financial relationship is between the development bank and the financial intermediary.

- BANKINTER SA (Financial Intermediary)

Private Actors Description

According to Bloomberg, Bankinter SA provides banking services. The Bank offers mortgage loans, accounts, pension funds, life insurance, lease financing, credit cards, mutual funds, online stock brokerage, private banking, and internet banking services. Bankinter serves customers in Spain.

Contact Information

No project contacts available at the time of disclosure.

Financial Intermediary - Bankinter SA:

General -

Phone: +34 91 657 88 00 / +34 900 813 847
Email: incidencias_sac.bankinter@bankinter.es
Website: https://www.bankinter.com/banca/en/home

Customer Ombudsman -

José Luis Gómez-Dégano y Ceballos-Zúñiga
Address: C/ Raimundo Fernández Villaverde 61-8º Dcha., 28003 Madrid
Phone: +34 91 429 56 61
Email: oficina@defensorcliente.es

ACCESS TO INFORMATION

You can submit an information request for project information at: https://www.eib.org/en/infocentre/registers/request-form/request-form-default.htm

ACCOUNTABILITY MECHANISM OF EIB

The EIB Complaints Mechanism is designed to facilitate and handle complaints against the EIB by individuals, organizations or corporations affected by EIB activities. When exercising the right to lodge a complaint against the EIB, any member of the public has access to a two-tier procedure, one internal - the Complaints Mechanism Office - and one external - the European Ombudsman. A complaint can be lodged via a written communication addressed to the Secretary General of the EIB, via email to the dedicated email address: complaints@eib.org, by completing the online complaint form available at the following address: http://www.eib.org/complaints/form via fax or delivered directly to the EIB Complaints Mechanism Division, any EIB local representation office or any EIB staff. For further details, check: http://www.eib.org/attachments/strategies/complaints_mechanism_policy_en.pdf

When dissatisfied with a complaint to the EIB Complaints Mechanism, citizens can then turn towards the European Ombudsman. A memorandum of Understanding has been signed between the EIB and the European Ombudsman establishes that citizens (even outside of the EU if the Ombudsman finds their complaint justified) can turn towards the Ombudsman on issues related to 'maladministration' by the EIB. Note that before going to the Ombudsman, an attempt must be made to resolve the case by contacting the EIB. In addition, the complaint must be made within two years of the date when the facts on which your complaint is based became known to you. You can write to the Ombudsman in any of the languages of the European Union. Additional details, including filing requirements and complaint forms, are available at: http://www.ombudsman.europa.eu/atyourservice/interactiveguide.faces