

Submission and Handling of Customers' Suggestions / Complaints Procedure

At Hellenic Bank our aim is to meet your expectations with integrity and high-quality service. We understand though that, even under the best of circumstances, we may not meet all your requirements.

If, for any reason you are not fully satisfied with any aspect of our services, please do not hesitate to inform us. We suggest though that, firstly you contact the Customer Contact Center to promptly resolve your request.

We assess all suggestions/complaints received and aim to resolve them. At the same time, we take all the necessary measures to avoid the reoccurrence of similar incidents in the future. Your feedback is important to us as it helps us improve the quality of our service.

Information on how to submit a suggestion/complaint

You may choose one of the following ways to submit your suggestion/complaint:

A. By phone

Through the Customer Contact Centre, **(tel: 8000 9999 or +357 22 500 500 if calling from abroad), Monday to Friday 07:45 - 20:30 (excluding bank holidays).**

B. Online

You may send us your suggestion/complaint to the following email address: **suggestionsandcomplaints@hellenicbank.com**, or submit the Online Form through the "Contact us" link on our website (**www.hellenicbank.com**) or through Bank Mail in our **Web Banking**.

C. In Writing

By completing the Customers' Feedback Form available at any Customer Service Unit. The suggestion/complaint can either be directly submitted to any Customer Service Unit or sent via post to the following postal address:

**Hellenic Bank
Customers' Suggestions and Complaints P.O. Box 24747
1394 Nicosia Cyprus**

Complaints Handling Process

Once we receive your complaint, an acknowledgement receipt will be sent to you, depending on communication means you have established with Hellenic Bank.

Your complaint will be then sent to the relevant department of the Bank for further investigation. Our aim is to reply the soonest possible, and not later than:

- One (1) month from the date of the receipt of your complaint, for all type of complaints other than complaints related to payment services.
If more time is required for the investigation/resolution of your complaint, we will let you know about the causes of the delay and indicate when investigation is likely to be completed.
- Fifteen (15) business days from the date of the receipt of your complaint, for complaints related to payment services.

In exceptional situations, if the answer cannot be given within 15 business days for reasons beyond the control of Hellenic Bank, we will let you know about the causes of the delay, specifying the deadline by which a final reply will be communicated to you.

In any event, the deadline for having a final reply will not exceed thirty-five (35) business days.

Out-Of-Court Dispute Resolution

If you are not satisfied with our proposed solution and/or the actions, we have taken for the resolution of your complaint:

(a) You have the right, for disputes related to Payment Service (s) or for disputes arising out of credit agreements falling within the scope of the Consumer Credit Law of 2010 or Credit Agreements for Consumers relating to Residential Immovable Property Law of 2017, to submit your complaint to the alternative dispute resolution bodies between you and the Bank, who are the Financial Ombudsman or the Cyprus Consumer Center for Alternative Dispute Resolution.

(b) In addition, in accordance with the Law Relating to the Establishment and Operation of a Single Agency for the out of Court Settlement of Disputes of Financial Nature of 2010 , you have the right if one (1) month has passed since the receipt date of your complaint and you have not received a response or you are not satisfied with the response you have received, to submit your complaint to the Financial Ombudsman within twelve (12) months from the date you received our response or from the date we should have responded to you.

Complaints are submitted to Financial Ombudsman:

- By hand or by post to the address 15 Kypranoros, 1061 Nicosia or P.O Box 25735, 1311 Nicosia
- By facsimile (fax) to 22660584 or to 22660118
- By electronic mail (e-mail) to the address: complaints@financialombudsman.gov.cy

For further details please refer to Financial Ombudsman's web side:

<http://www.financialombudsman.gov.cy>

Complaints are submitted to the Cyprus Consumer Center for Alternative Dispute Resolution:

- By hand or by post to the address 16 Kyriakou Matsi, Eagle House, 8th floor, 1082 Agioi Omologites, Nicosia
- By facsimile (fax) 22318214
- By electronic mail (e-mail) to the address: secretariat@adrcyprus.com

For further details please refer to the Cyprus Consumer Center for Alternative Dispute Resolution 's web side: <http://www.adr.com.cy>