

Submission and Handling of Customers' Suggestions / Complaints Procedure

At Hellenic Bank Group our aim is to meet our customers' expectations with integrity and high-quality service levels. Please, contact us if you encounter any issues you would like us to address for you.

We understand that, even under the best circumstances, we may not match 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 without delay.

All matters shall be investigated and, where required, we will try to find satisfying solutions as soon as possible. At the same time, we shall take measures to avoid the reoccurrence of similar problems in the future.

Customers' suggestions/complaints are highly important to us because they help us improve the quality of our service.

Information on how to submit a suggestion/complaint

Prior to submitting your suggestion/complaint, we suggest that you contact your Group Customer Service Unit to resolve the issue directly. If this is not feasible, then you may use one of the following methods in order to submit your suggestion/complaint:

A. By phone

Through our Customers Service Line, ([Tel: 8000 9999](tel:80009999) toll free or +357 22 500 500 if calling from abroad). The Service Line is a 24-hours service and it operates daily (24/7). All calls are being recorded.

B. In Writing

To any Customer Service Unit of the Group or at the address:

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

C. Via Internet

You may send us your suggestion/complaint to the following email address: suggestionsandcomplaints@hellenicbank.com or by submitting the web form through the "Contact us" link on our website (www.hellenicbank.com).

For **Web Banking** subscribers through the operation of Bank Mail messages.

When a suggestion/complaint is submitted, it is essential that you include the following important information:

- Full name and Postal Address
- Account Number / Insurance Policy Number
- ID / Passport Number
- Telephone Number
- Detailed description of your suggestion/complaint

Investigation into your suggestion/complaint

As soon as we receive your suggestion/complaint, we will forward it directly to the relevant department or unit for further investigation. Depending on its nature and the specifics, we shall endeavor to find ways of resolving the issue and propose these to you the soonest possible.

Once we received your suggestion/complaint we will respond within 15 days.

If more time is required for the investigation of your suggestion/complaint we will let you know through an acknowledgment letter.

Our aim is to reply the soonest possible, not later than one month from the date of the receipt of your suggestion/complaint.

If you are not satisfied with our response to your complaint

If you are not satisfied with our proposed solution and/or the actions we took for the resolution of your complaint, or if one month has passed since the date of receipt of your complaint and you have not received a response, you have the right to submit your complaint to the Financial Ombudsman within four months from the date you received our response or from the date we should have responded to you.

The complaint can be submitted to the Financial Ombudsman in one of three (3) ways:

(a) By hand or by post to the address 13 Lordou Vironos Avenue, 1096 Nicosia or P.O. Box 25735, 1311 Nicosia

(b) By facsimile (fax) to 22-660584 or to 22-660118

(c) By electronic mail (e-mail) to the address: complaints@financialombudsman.gov.cy