

Your
opinion
is very
important
to us

Our Complaints Handling Policy

Our Complaints Handling Policy adopts international best practices and has been established in accordance with the provisions of the Bank of Greece (Executive Committee's Act 157/2019).

We apply modern procedures to offer you fair solutions and improve your experience. The procedures we follow are ISO 9001 certified.

Transparency and equal treatment

We treat all our customers equally. We apply uniform rules for the handling of all complaints. When handling a complaint, we seek for solutions that match each individual case and meet the customer's needs.

Why submit my complaint?

We are open to all your comments and our goal is to improve your experience.

Open communication

The first step is for you to talk to us. As soon as we become aware of the matter that concerns you, we can help you. This kind of open communication allows us to cooperate more efficiently. Our Branch executives and our EuroPhone Banking representatives are always at your service to listen carefully to the matter that concerns you and to find a prompt solution.

However, if you are not satisfied with the explanations they provide you with; please follow the necessary steps to submit your complaint. We will examine it with genuine interest.

How to submit your complaint?

Choose how you want to submit your complaint:

1. At one of our Branches

You may visit any one of our Network Branches. Our representatives will record your complaint and forward it to the Bank's specialised Complaint Management Team. Alternatively, you can request the special Complaint Form.

2. Online or via e-mail

To send us your complaint online, you may use the complaint form available to you on our Bank's website www.eurobank.gr. Fill in your details and tell us how we can contact you. Alternatively, you may send us an email at complaints@eurobank.gr

3. By phone

You can contact **EuroPhone Banking available 24/7**, all year round dialling **2109555000** and describe the matter that concerns you.

4. By letter

You may submit your complaint by letter at the following address:

Eurobank SA
Customer Care
PO Box 19050, Athens

5. In person or by letter at the Complaint Management Division offices

In case you want to talk in person, you may call 2109555400 and we can arrange an appointment.

What kind of information should my complaint include?

The more detailed the information you provide us, the more prompt and comprehensive our response.

Fill in:

- **Your personal details**

Your first name, surname, patronymic, ID number or TIN are necessary for your secure identification.

- **Your contact details**

We will contact you on any business day and time you may prefer.

- **Your concern**

Describe what concerns you in detail. In order for us to understand what has happened and why you are dissatisfied, please provide us with as many details as possible, e.g.:

- Type of product in question (home loan, credit card, etc.)
- Product contract number
- Branch number or address
- Important dates

What happens after I submit my complaint?

We respond promptly

We examine your case sensitively and responsibly. We give you updates at every stage of the procedure.

When we receive your complaint

As soon as the Complaint Management Division of the Bank receives your complaint, they will notify you of its reception and give you the contact details of the representative responsible for your case.

While we examine your complaint

In order to find the fairest solution, we examine your case carefully. Should we need further clarifications, we may need to reach out to you for more details.

We give you systematic updates on the developments in your case. However, you can contact our specialised representative yourself at any moment to get detailed updates on your case.

When we propose you a solution

We give you either an oral or a written reply, depending on how you initially submitted your complaint, the soonest possible.

In any case, we make sure that you receive a reply within the time frame prescribed by relevant provisions

(45 days, according to the Executive Committee's Act 157/2019)
If your case requires more time, we notify you in a timely manner.

If you want your case re-examined

Despite the efforts of our specialised staff, it is possible that our reply might not satisfy you. In this case, let us know and we will re-examine the matter that concerned you.

If you are not satisfied

However, if you are not satisfied with the solution we propose, you can address the Hellenic Financial Ombudsman, who examines disputes between consumers and banks or investment companies in Greece, in Member States of the European Union and in countries belonging to the European Economic Area.

For further information, you may visit the Hellenic Financial Ombudsman's site www.hobis.gr or send an email at info@hobis.gr

The processing of your personal data for the purposes of managing your complaints is governed by the present terms and the relevant provisions of the Regulation (EU) 2016/679, of the Law 4624/2019 as well as by the provisions of the relevant Greek and EU legislation on personal data protection.

You may visit the web page <https://www.eurobank.gr/en/gdpr-general-data-protection-regulation/>, where you can find the Information on the Processing of Personal Data by the Bank. You may also find it at any branch of the Bank.