

Accessibility Statement

According to Article 13 and Annex V: Information regarding services that meet the accessibility requirements of Law 4994/2022 (Government Gazette A 215/18.11.2022) for the transposition of Directive (EU) 2019/882 of the European Parliament and of the Council of 17 April 2019 on the accessibility requirements for products and services, and other urgent provisions to enhance development.

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1. Accessibility Statement

Eurobank (hereinafter referred to as “the Bank”) is committed to making its services, channels, and built environment accessible in accordance with Law 4994/2022, which incorporates the European Union’s Accessibility Directives. The Bank also aims to ensure that all individuals, with or without any form of disability, have equal access to its products, services, and facilities. This commitment is grounded in the Bank’s belief that accessibility is not only a legal obligation, but also a fundamental expression of respect, inclusion, and customer-centered service.

This accessibility statement, prepared by the Bank on 27/06/2025, applies to all services provided, channels, and the built environment that fall within the scope of Law 4994/2022.

2. Legislative Framework

The Bank’s approach to accessibility is aligned with the provisions of Greek Law 4994/2022 and the European Accessibility Act (EAA). Specifically, the Bank ensures the accessibility of its digital assets by adhering to internationally recognized standards such as EN 301 549:2021 and the Web Content Accessibility Guidelines (WCAG) 2.1 Level AA. The Bank’s objective is to achieve full compliance with WCAG 2.2 Level AA.

For the accessibility of its physical infrastructure, the Bank follows standards and general guidelines in line with the "Design for All" framework (Design Guidelines issued by the Ministry of Environment, Spatial Planning and Public Works) and the New Building Regulation (NOK). Accessibility is integrated into the Bank’s design, development, and operational processes as part of a long-term commitment to inclusive banking and the continuous improvement of its services.

3. User Feedback Mechanism and Contact Information

The Bank welcomes customer feedback regarding the accessibility of its services. Individuals who identify content in this document that is not accessible, require information in alternative accessible formats, or wish to suggest improvements or ask questions, may easily submit their request electronically via the [Accessibility Issue Reporting Form](#) available on eurobank.gr, or by calling +30 210 9555000, which is available 24 hours a day, 365 days a year. Additionally, feedback may also be submitted in person at any Bank branch or at a Private Banking Customer Service Center.

4. Compliance and Accessibility Status

The Bank maintains a firm commitment to creating an inclusive and accessible environment, both in its digital services and its physical branches.

4.1 Digital Channels

General Description

The Bank offers a comprehensive ecosystem of digital communication channels, providing a wide range of information and electronic services to the general public. The Bank’s digital channels include the following:

- eurobank.gr
- Digital assistant EVA (Eurobank Virtual Assistant)
- e-Banking
- v-Banking
- findyourproperty.gr
- Eurobank Mobile App
- Επιστροφή App
- Files in PDF format
- Emails to the Bank’s private (individual) customers

Compliance and Accessibility

The Bank places strong emphasis on the accessibility of its digital channels, ensuring that all its digital services are partially compliant with Law 4994/2022, the European standard EN 301549:2021, and WCAG 2.1 at level AA. Many core functions are already fully or partially accessible, while the Bank continuously works to improve user navigation and overall experience. The digital channels support a wide range of assistive technologies, including keyboard navigation, screen readers (such as NVDA, JAWS,

VoiceOver, TalkBack), screen magnifiers, and voice recognition systems, providing a high level of functionality. Through ongoing testing and upgrades, the Bank aims to offer a more inclusive and user-friendly experience for all users.

4.2 EuroPhone Banking

General Description

The Bank's EuroPhone Banking is a telephone banking service that offers customers the ability to carry out banking transactions and obtain information about their products easily and securely, 24 hours a day, 365 days a year.

Compliance and Accessibility

The EuroPhone Banking system offers a stable and reliable service experience, placing special emphasis on voice interaction and maintaining a high level of security. It is partially compliant with Law 4994/2022 and the European standard EN 301549:2021. The service is designed to meet the needs of a wide range of users and is continuously evolving to provide a more user-friendly and easy-to-navigate experience. The Bank ensures that its customers, including those with hearing impairments, have access to alternative digital service channels (e-Banking, v-Banking, etc.). Planned infrastructure upgrades to be implemented in the future will further enhance the user experience, ensuring that the EuroPhone Banking system remains a user-friendly communication tool.

4.3 Self-Service Terminals

General Description

The Bank's self-service terminals include ATMs that allow customers to perform transactions such as withdrawals, payments, balance inquiries, and money transfers without the presence of staff; APS (Automated Payment Services) located inside branches that offer a comprehensive transaction experience; the Nemo Q system, which is a modern solution for managing customer queue and flow within branches; and passbook printing units (PPU) that enable immediate updating of bank passbooks with the latest account transactions, providing customers with autonomy and ease of use.

Compliance and Accessibility

The Bank prioritizes improving the accessibility of all service terminals, which are partially compliant with Law 4994/2022 and the European standard EN 301549:2021. Some devices feature functional elements such as tactile keys, headphone ports, and clearly articulated visual messages with high contrast. The user interface designs include visual indicators for information provision, while the overall design is user-friendly and understandable, supporting independent use by the general public. The Bank continues to invest in technological enhancements aimed at continuously strengthening accessibility and inclusive user experience.

Specifically, regarding ATMs, the Bank has 1,126 ATMs throughout Greece, which are partially compliant with Law 4994/2022 and the European standard EN 301549:2021. More precisely, 1,125 support voice navigation and 119 are accessible to wheelchair users. The Bank's ATMs significantly facilitate their use by individuals with vision or mobility impairments. Most provide clear instructions and options in both Greek and English, in a manner that does not rely solely on color for information comprehension.

4.4 In-Branch Devices

General Description

The Bank's electronic signature devices allow the capture of handwritten signatures in digital form within the context of banking transactions and documents, while the interactive tables feature built-in touchscreens and are used to provide digital information as well as to support customer service in branches.

Compliance and Accessibility

The Bank continues to invest in improving its customers' experience, placing emphasis on its branch devices. These devices (signature pads, interactive tables) are partially compliant with Law 4994/2022 and the European standard EN 301549:2021. Both the signature pads and interactive tables are designed to offer ease of use to the general public. They provide visual guidance with clear messages and buttons, without relying solely on color for conceptual signaling, while the color combinations and contrast on their screens ensure clear display of information. The elements displayed are clear and well-organized, facilitating understanding and navigation even for users with diverse needs. Universal accessibility is a key priority, and future improvements are planned to further facilitate all users.

4.5 Branches

General Description

Branches constitute the primary physical channel for customer service, offering banking services such as transactions, product provision, and advisory support to individuals and businesses. Despite digitization, they maintain a significant role in developing customer relationships, enhancing trust, and supporting local communities, operating with appropriate infrastructure, technological systems, and an accessible environment for the general public.

Compliance and Accessibility

The Bank has a total of 271 branches across Greece, with varying degrees of accessibility depending on the infrastructure and interventions implemented to date. Of these, 95 branches are accessible to wheelchair users, while an additional 7 have removable ramps to facilitate access. All branches offer priority service to holders of a digital disability card and feature signage indicating priority service, which is also available in Braille format.

Additionally, in new-generation branches, special quiet rooms have been created for individuals with auditory needs, and the option to receive documents in Braille is available for people with visual impairment upon prior request, with a one-week lead time. The presence of guide dogs is unconditionally accepted at all service points. Finally, in 10 new-generation branches, space has been mapped to document the conditions within, and all areas that can be used by individuals on the autism spectrum as safe spaces for de-escalation if needed. Furthermore, Sensory Maps and Sensory Accessibility Guides, specifically designed for individuals on the autism spectrum, have been added to the Eurobank.gr website as well as to the Bank's interactive tables, so that customers and their companions can be aware of the conditions they will encounter when visiting these branches. In its branches, the Bank has largely adopted the fundamental provisions of the "Designing for All" framework, especially regarding mobility, taking into account applicable legislation as well as existing urban planning regulations and constraints. The Bank's branches are partially compliant with Law 4994/2022 and the relevant standards.

4.6 Training

The Bank has implemented a series of training activities and awareness programs for its staff on matters related to serving customers with disabilities. These initiatives target personnel from all Departments who have direct or indirect contact with the public.

Additionally, experienced consultants of the v-Banking channel have completed four study cycles in sign language through the Greek Sign Language School of the Greek Federation of the Deaf, aiming to serve deaf and hard-of-hearing customers who wish to be served in sign language.

The Bank frequently conducts staff training activities related to accessibility and continuously enriches its existing training programs with material that enhances understanding of accessibility and promotes equal service for all customers, without discrimination.

5. Accessibility Assessment and Results

5.1 Testing Methodology

The drafting of this Accessibility Statement and the underlying evaluation of the Bank's services are based on structured internal self-assessments as well as external evaluations conducted by specialized accessibility consultants (e.g. Grant Thornton, The UX Prodigy). During the assessments, accessibility experts examine the channels in their current state, performing a series of automated and manual tests aimed at identifying limitations and deviations from relevant regulatory accessibility requirements. Additionally, active on-site evaluations are conducted at branches and service centers to assess physical accessibility and identify areas for improvement. Accessibility audits are both technical and experiential, incorporating feedback and experiences from people with disabilities to ensure that the services are not only compliant but truly usable and effective. The most recent review of the Bank's service accessibility was completed in June 2025. Detailed below are all the audits:

- Email, April 2025, June 2025 (Grant Thornton)
- Self-service terminals, websites, applications, digital assistant, e-Banking, EuroPhone Banking, v-Banking, PDF files, Email, branch devices, March 2025 (Grant Thornton)
- e-Banking, April 2025 (The UX Prodigy)
- eurobank.gr, February 2025 (The UX Prodigy)
- eurobank.gr, September 2024 (The UX Prodigy)

- Eurobank Mobile App on iOS & Android, May–September 2024 (Checks by the Bank's UX team)
- Sensory experience assessment in selected branches, February 2024 (Happy Act)
- eurobank.gr, February 2023 (The UX Prodigy)
- eurobank.gr, May 2021 (The UX Prodigy)

The Bank is committed to reviewing and updating the Accessibility Statement in the event of significant changes to its services.

5.2 Test Results

5.2.1 Digital Channels

According to audits conducted in June 2025 by Grant Thornton, the Bank's digital channels are partially compliant with Law 4994/2022, the EN 301549:2021 standard, and the WCAG 2.1 level AA standard. Specifically, both automated and manual tests were performed during the assessment to determine the level of compliance with legislation and standards, as well as to identify outstanding accessibility issues. For this purpose, numerous evaluation tools were used, such as Accessibility checker, Lighthouse, Wave Evaluation tool, Accessibility Insights tool, Text Spacing Tool, WebAIM Contrast Checker, etc., as well as various assistive technologies like screen readers (e.g. NVDA, JAWS, VoiceOver, TalkBack).

Area	Compliance
eurobank.gr	Partial
Digital Assistant EVA (Eurobank Virtual Assistant)	Partial
findyourproperty.gr	Partial
e-Banking	Partial
v-Banking	Partial
Eurobank Mobile App - Android	Partial
Eurobank Mobile App - iOS	Partial
Επιστροφή App - Android	Partial
Επιστροφή App - iOS	Partial
PDF	Partial
Email	Partial

Many core functions across the channels are already fully or partially accessible. The Bank's digital services have been designed to be as compatible as possible with a wide range of assistive technologies. These include screen readers (e.g. NVDA, JAWS, VoiceOver, TalkBack), screen magnification software, speech recognition systems, and alternative input methods. The Bank's electronic platforms are optimized for use with modern browsers and operating systems (e.g. iOS, Android, Windows, macOS) that support accessibility features. Certain issues related to assistive technology support in specific parts of the channels remain, as well as some challenges with seamless navigation.

5.2.2 EuroPhone Banking

According to audits conducted in March 2025 by Grant Thornton, EuroPhone Banking is partially compliant with Law 4994/2022 and the EN 301549:2021 standard. Specifically, the accessibility assessment of EuroPhone Banking was carried out through manual inspections.

Area	Compliance
EuroPhone Banking	Partial

The service has been designed to be inclusive and accessible to the general public, and it is continuously evolving to offer more user-friendly and intuitive navigation. Many core e-banking functions can already be performed through this channel with ease. Certain issues regarding the clarity of error corrections remain, which will be addressed in future infrastructure upgrades to further enhance the user experience.

5.2.3 Self-Service Terminals and In-Branch Devices

According to audits conducted in March 2025 by Grant Thornton, the Bank's self-service terminals and in-branch devices are partially compliant with Law 4994/2022 and the EN 301549:2021 standard. The assessment was carried out through manual inspections of the Bank's terminals and devices to identify outstanding accessibility issues.

Area	Compliance
ATM	Partial
APS	Partial
Nemo Q (Queue Management System)	Partial
PPU (Passbook Printing Unit)	Partial
Signature Devices	Partial
Interactive Tables	Partial

To a large extent, the hardware of the devices is already fully or partially accessible, as it often allows the use of tactile keypads, headphone jacks, voice guidance, and other assistive features. Certain navigation and screen-reading issues remain in specific areas, as well as some visual signage challenges.

5.2.4 Branches

According to audits conducted in March 2025 by Grant Thornton, the Bank's branches are partially compliant with Law 4994/2022 and other relevant standards. The accessibility assessment was carried out at selected branches, based on data available to the Bank. This approach provided a thorough and well-documented overview of the requirements and the current state. Additional studies of the built environment will follow.

Area	Compliance
Branches	Partial

The Bank actively addresses accessibility issues, following prioritization criteria that take into account customer needs, geographical distribution, and technical feasibility. Staff at all levels of the organization, including branch personnel and Private Banking services, are trained to effectively serve customers with diverse accessibility needs.

6. Preparation of the Accessibility Statement

This accessibility statement was issued by the Bank on 27/06/2025 and applies to all of its services, channels, and built environment.