



ΕΘΝΙΚΗ ΤΡΑΠΕΖΑ ΤΗΣ ΕΛΛΑΔΟΣ (ΚΥΠΡΟΥ)

HOW TO FILE A CUSTOMER COMPLAINT

Dear Customer,

There may be cases where you feel that the quality of the customer service and the services provided by National Bank of Greece (Cyprus) Ltd (hereinafter the "Bank") in general do not fully satisfy you.

As our primary goal is to continuously improve the services offered to our customers, we would appreciate it if you give us feedback in order to improve and resolve any problems arising from your relationship with our Bank, filing any complaints you may have.

How to submit a complaint:

- A) Online. Via our webpage and selecting "Contact" and then "Customer complaint".
- B) By visiting any of our Branches, and filling out and submitting the complaint form.
- C) In writing. Send us a letter by post. In this case, you can write us a complaint letter or you can fill out the complaint form and send it back to us. Complaint forms are available online and at any of our Bank's Branches. Post your complaint to the Bank's Headquarters at: Makarios III Av. 15, 1065 Nicosia, Cyprus

Please make sure you include the following details in your complaint:

- Full Name
- Postal address and postcode and/or your email
- ID card or passport No.
- Telephone number
- If the complaint is submitted by a company, please state the company reg. No and the full name of the authorized person signing the letter.
- The way in which you prefer us to contact you:
 - a) email (any file sent by the Bank to the Customer via email will be sent as an attachment (i.e. a PDF file) and accordingly the Customer is required to ensure that the electronic means he uses are compatible and/or support the download of such files and/or messages).
 - b) Letter

Should any further clarifications and/or information be required, a competent Bank Officer will contact you.

The Bank will never ask you:

- I. **To reveal your card's 4digit PIN or your password for Internet Banking or any other personal codes given to you by the Bank.**
- II. **To provide us with information and/or to transfer any amount to any account even if the said account is held in your name.**
- III. **Give to any person that visits you and claims to have Bank authorization any amounts and/or passwords as stated hereinabove and/or any Bank documents.**
- IV. **To withdraw any money so as to bring it to the Bank for safekeeping.**

Complaints handling procedure

If you submitted your complaint via

- A) our webpage, you will receive a reply confirmation email or a letter confirming the receipt of the complain.
- B) our Branches, we will give you a confirmation of receipt for the complaint.
- C) a letter, we shall send you an acknowledgement letter within 2 business days of the day the complaint was received.

Review procedure

The Bank will collect and investigate all relative data and/or information and will review all issues related to the complaint with due consideration and a positive approach. In any case, the Bank will try to resolve the issue, where possible, and provide you with an answer within 15 days. In some cases, due to the nature and complexity of the complaint, further time to reach a decision may be necessary. The Bank will keep in touch with you and will inform you within no more than 15 days about the reasons for the delay, and at the same time we will give you an indication of the additional period required to send a final response, which shall not be more than 30 days as of the day the said complaint was received.

The response time will be measured from the first business day as of the date of receipt of the complaint.

The response time, as above, is purely indicative and under no circumstances binding on the Bank. It is understood that if there is a different provision for the Bank's response times in any relevant legislation, then it shall prevail and apply.

Alternative Dispute Resolution

Nevertheless, if you are not satisfied with the solution proposed, you can still file your complaint with the Financial Ombudsman (hereinafter the "Ombudsman"). This is an independent institution for out-of-court resolution

of disputes between financial corporations and customers, established on the basis of the Law relating to the Establishment and Operation of the Financial Ombudsman set out under Law 84(1)/2010 (hereinafter the "Law"). According to the law, the Ombudsman deals with complaints filed by the consumers with regard to disputes that do not exceed the amount of €250,000. Prior to filing a complaint with the Ombudsman, the consumer must have filed in writing his complaint with the Bank and should have received the Bank's answer. Complaints must be filed with the Ombudsman through the Financial Commissioner (hereinafter the "Commissioner") within 4 months of the date:

- a) he received the answer from the Bank or
- b) the Bank should have provided the consumer with an answer.

Right to file a complaint with the Ombudsman:

With regard to this subsection the "consumer" is an individual or legal person or charity institution or union or association of persons or trust or welfare fund but does not include the competent regulatory authority or any financial company, without prejudice to paragraph (a) and to the first clause of paragraph (b) hereinbelow.

The consumer is entitled to file a complaint with the Ombudsman if the consumer is a(n):

- (a) individual

It is understood that an individual falling under the term "financial company" as stipulated in article 2 of the Law, is entitled to file a complaint with the Commissioner against another financial company, only if the said complaint concerns services which said individual does not provide to its clients;

- (b) legal person with turnover below €350,000 in the year prior to the year when the complaint is filed with the Commissioner:

It is understood that the legal person that falls under the term "financial company" pursuant to article 2 of the Law, is entitled to file a complaint with the Commissioner against another financial company only if the complaint is related to services which said legal person does not provide to its clients:

It is further understood that if the legal person is established in the year prior to the year of the complaint filing with the Commissioner, annual turnover shall be considered to be the annualized turnover as of 1st January of the year when the complaint is filed up to its filing date with the Commissioner;

- (c) charity foundation or union or association of persons with annual revenues less than €250,000 in the year prior to the year when the complaint is filed with the Commissioner:

Note that if the charity foundation or union or association of persons is established in the year prior to the year of the complaint filing with the Ombudsman, annual revenues shall be considered to be the annualized revenues as of 1st January up to the filing date of the year when the complaint is filed with the Commissioner;

(d) trust, the net assets of which are less than €250,000 as at 31 December of the year prior to the year when the complaint is filed with the Commissioner:

Note that if the trust is established in the year prior to the year when the complaint is filed with the Commissioner, the trust's net assets cannot exceed €250,000 as at the complaint's filing date; or

(e) welfare fund, with net assets less than €250,000 as at 31 December of the year prior to the year when the complaint is filed with the Commissioner:

Note that if the welfare fund is established in the year prior to the year of the complaint's filing with the Ombudsman, the net assets of the welfare fund cannot exceed €250,000.

The Commissioner does not deal with a complaint:

(a) that is related to a transaction that does not fall under the regulatory responsibilities of the competent regulatory authorities.

(b) regarding which, at the time it is submitted, under the provisions of article 12 of the Ombudsman Law, a decision has already been issued by a Cypriot court or a judicial procedure is pending for consideration of the same complaint.

(c) that is filed with the Commissioner after the lapse of 22s months as of the date the consumer became aware or, in the opinion of the Commissioner, should have become aware of the harmful act or omission on the part of the financial company or of the fact that he had cause to file a complaint; or

(d) which, in the judgment of the Commissioner, did not result in significant loss.

It is understood that the dispute settlement procedure effected by the Ombudsman and governed by Law 84(I)/2010 on the Establishment and Operation of a Single Agency for the out of Court Settlement of Disputes of Financial Nature (The Financial Ombudsman) shall be valid and apply, as also the amendments, from time to time, of the said law.

To find out more about the Ombudsman and the Law, as amended, visit the relevant website:

http://www.financialombudsman.gov.cy/forc/forc.nsf/index_en/index_en?OpenDocument

Filing a complaint with the Central Bank

The Customer is entitled to file a complaint with the Central Bank of Cyprus, in its capacity as competent regulatory authority, in writing or via other electronic media. <https://www.centralbank.cy/en/home>)

Personal Data

In the event of complaints concerning personal data, please contact the Data Protection Officer at dataprivacy@nbg.com.cy

Thank you in advance for your collaboration