

Suggestions/Complaints Procedure

Ancoria Bank places great importance in meeting customer expectations with integrity and high-quality service levels. Customers' suggestions/complaints are important to us because they help us improve the quality of our service.

Before submitting a suggestion/complaint we recommend that you contact your personal Relationship Officer. All matters will be investigated and, where required, we will try to find satisfying solutions as soon as possible.

Ancoria Bank will respond to any suggestion/complaint received within 15 days. If more time is required for investigation, we will keep you updated on the actions we are taking. Our aim is to reply the soonest possible, not later than 35 working days from the date of receiving your suggestion/complaint.

How you can submit a suggestion/complaint

You may submit your suggestion/complaint through one of the following channels of communication described below:

Channel of communication	Method of Suggestion/Complaint Submission			
	Written / Fax	By phone	Personally	Electronically
Banking Centres	✓	✓*	✓	✓ **
Call Centre	✓	✓*	✓	✓ **
Head Office	✓	✓*	✓	✓ **
Bank's website	--	--	--	✓ ***

* Through the Customer Service Line at 8000 0050 or +357 22849000 if you are calling from outside of Cyprus or at the direct line of your personal Relationship Officer.

** To the email complaints@ancoriabank.com or to the email of your personal Relationship Officer.

*** Through the Bank's website www.ancoriabank.com > Contact > Make a Complaint

Written communication may be addressed to the Bank's Head Office address: 12 Demostheni Severi Avenue, 1st Floor, 1080 Nicosia, Cyprus or at the address of any of the Banking Centres. Location and contact details of the Bank's Banking Centres can be found on the Website.

Information to be submitted to the Bank

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

1. Full name and postal address
2. Account number
3. Identity Card Number / Passport Number
4. Telephone number
5. A detailed description of your suggestion/complaint

If you are not satisfied with our response to your complaint

If you are not satisfied with our response or the way we dealt with your complaint you may submit your complaint to the Financial Ombudsman within the space of four months since you have received our response. Contact details: 15 Kypranoros Street, 1061 Nicosia, Cyprus. T: +357 22848900 / F: +357 22660584. / Complaint Form can be found on the website of the Financial Ombudsman of the Republic of Cyprus:

http://www.financialombudsman.gov.cy/forc/forc.nsf/page15_gr/page15_gr?OpenDocument