

1. INTRODUCTION

We, at Ancoria Bank, are committed to communicating openly and honestly with our customers. We encourage you to let us know, as soon as possible, whenever our products or services do not meet your expectation as we aim to achieve high standards in the service we provide and we want you to be completely satisfied with your relationship with us.

In the following sections you can find further information for the Suggestions/Complaints Procedure in Ancoria Bank and the Alternative Dispute Resolutions Mechanisms.

2. 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.

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 10 working 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 45 working days from the date of receiving your suggestion/complaint.

2.1 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
Call Centre	✓	✓ *	--	✓ **
Bank's website	--	--	--	✓ ***

* Through the Customer Service Line at 8000 0050 or +357 22849000 if you are calling from outside of Cyprus. .

** To the email digitalservices@ancoriabank.com .

*** Through the Bank's website www.ancoriabank.com > Contact > Feedback (Fill in the forms here) > Do you have 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 our Website.

2.2 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

2.3 If you are not satisfied with our response to your complaint

If you are not satisfied with our response or the way we have dealt with your complaint, you may submit your complaint to an alternative / out-of-court dispute resolution mechanism and/or to the EEA competent authority, as the case may be, within the space of 12 months since you have received our response.

More information may be found in the following links:

Consumer Protection

<https://kataggelies.mindev.gov.gr/>

Hellenic Financial Ombudsman

<https://hobis.gr/en/>

The Consumer's Ombudsman

<https://www.synigoroskatanaloti.gr/el>

Alternative Dispute Resolution Centre

<https://www.adrpoint.gr/>

European Institute for Conflict Resolution

<https://www.europeanresolution.com/evropaiko-institouto-epilyshs-sygkrouseon/>

The Institute for Alternative Dispute Resolution (StartADR)

<https://startadr.org/>

Econsumer.gov

<https://www.econsumer.gov/en/FileAComplaint#crnt>

Electronic Dispute Resolution

<https://webgate.ec.europa.eu/odr>