

## Complaints-Customer Information

At Optima bank we seek to maintain the level and quality of our services provided as high as possible and we offer the best possible personalized customer service.

### How can I submit a complaint?

If however, the quality of our products and services did not meet your expectations, you may submit a complaint to the Bank in one of the following ways:

- Visit the Optima bank branch, which is convenient to you and fill in the Complaints Form.
- Contact the Optima bank Complaints Department either by calling on +30 210-8173199 or by e-mail ([wearelistening@optimabank.gr](mailto:wearelistening@optimabank.gr))
- Send a letter to Optima bank Complaints Department, 32 Aigialeias Str. & Paradissou, 15125 Maroussi, to the attention of Complaints Department. The letter must be signed and include your full name and contact details.

### What do I need to know about submitting a complaint?

Please describe your complaint as accurately as possible and identify the problem and/or the reason for your dissatisfaction. You should also include any supporting documents relating to the case and your personal details (name, surname, father's name, tax identification number, contact information such as telephone number, e-mail address, mailing address).

### What is the procedure followed by the Bank after the submission of the complaint?

After receiving your complaint, the head of the Complaints Department will contact you - within two working days at the latest - to verify your identity, confirm the receipt of the complaint and give you the anticipated time frame for its examination.

Information and all relevant supporting documents are then collected, and your complaint is investigated in cooperation, when appropriate, with other competent Departments of the Bank or other respective authorities (e.g. the Ombudsman). We commit to finding a solution to your complaint as soon as possible, investigating it in an impartial and non-discriminatory manner, providing you with a fully documented, clear and transparent response and finding a fair solution that will satisfy your needs, in accordance with the applicable institutional framework and the Bank's policy.

### How soon shall I receive a response?

In any event, we will contact you again if we need more information to resolve your complaint or if for a significant reason, more time is required to process it than that originally estimated (which will not exceed 45 calendar days, unless otherwise specified by the applicable institutional and regulatory framework), indicating the reason for the delay and the period within which a written response will be provided to you,

### What if the Bank's response is not satisfactory?

If, despite our efforts, the response of Optima bank did not satisfy you, you may contact, for extra-judicial dispute resolution the Hellenic Financial Ombudsman - Nonprofit Alternative Dispute Resolution Organization (HFO - ADRO) - (1 Massalias Street, 10680 Athens, [www.hobis.gr](http://www.hobis.gr) , Tel.: 10 4 40, 210 3376700 ,Fax: 210-3238821, E-mail: ([info@hobis.gr](mailto:info@hobis.gr) ) as a specialized Alternative Dispute



Resolution (ADR) entity, that is listed in the Register of ADR entities of the General Directorate of Consumer Protection and Market Supervision.

### Note on the protection of personal data:

The processing of personal data, which is carried out to investigate and resolve the complaint you submitted, is made in compliance with the applicable European and national legislative and regulatory framework. For detailed information about the terms of personal data processing on behalf of the Bank, please check “Optima bank Customer Information on the Processing of Personal Data in accordance with the General Data Protection Regulation (GDPR)” which is available at the Bank’s branches and posted on its website [www.optimabank.gr](http://www.optimabank.gr) .