

## **Complaints handling**

The Bank has introduced a detailed written **Complaints Handling Policy**, which aims at the adoption of rules and procedures governing the method of submission of complaints, their forwarding to the Compliance Unit (CU), as the main point of complaints submission, and the method of handling them, until the preparation and dispatch of a response, the ultimate goal being the customers' satisfaction and the protection of the interests of the Bank.

The Bank notifies the complaints handling procedure it follows to the persons transacting with it, using easily understandable language, either in electronic form, posting it on its website, or in printed form, in an easily accessible and user-friendly manner.

In every organizational unit (branch), a person responsible for receiving complaints and reports shall be appointed, preferably the branch manager (or their deputy).

Said responsible person provides to complainants any and all information pertaining to submission methods, deadlines for receiving a reply, as well as their right to have recourse to the **Banking Ombudsman** or the **Consumer Ombudsman**, if they are not satisfied with the resolution at the completion of the procedure. Written complaints may be submitted:

1. at a Branch, in person;
2. by post, at the address of the branch serving the customer;
3. electronically, at the address [complaints@epirusbank.gr](mailto:complaints@epirusbank.gr).

The CU is responsible for receiving the written complaints and for monitoring the complaints handling procedure. The CU may investigate the merits and form an opinion on whether the complaint is founded or otherwise, or request the assistance of the Internal Audit Unit. If the matter is considered significant, the CU informs the Chairperson of the **Complaints Committee**, who convenes a meeting. The Committee consists of the Executive Director, as Chairperson, the Chairperson or the Vice-Chairperson of the BoD and the Head of the CU of the Bank. The Head of the CU is the rapporteur and secretary of the Committee.

The Committee has the power to investigate all complaints of persons transacting with the bank, on the basis of the recommendation of the Head of the CU.

If it considers that a complaint or report is founded, it has the power to interview the employee against whom the complaint has been filed, the branch manager, as well as, if deemed appropriate, the complainant.

If the complainant is not satisfied with the response, the Bank informs them that they are entitled to have recourse to the Banking Ombudsman or the Consumer Ombudsman.

Complaints concerning personal data handling matters are submitted in the manner and the procedure provided for in the respective Policy and Regulation of the Bank.

Supervisory authorities audit the Bank concerning its compliance with the applicable regulatory framework on complaints handling. In particular, the Bank is audited in respect of:

- J Compliance with the provisions on posting the required information material;
- Reviews the Bank website in respect of the same information;
- The existence of a complaints box;
- The accuracy and lawfulness of the content of the information;
- Conducting communication in simple and understandable language;
- Whether the responses are provided within the foreseen deadlines;
- Provision of information to customers.

Proper complaints handling, both in terms of customer satisfaction and in terms of support to the bank, whether it is sufficiently aware of the reputational, operational or legal risk that it may face, as well as whether the conclusions are used in order to improve products and services; Whether an electronic complaints platform is operational.

The CU, in collaboration with the IAU, prepares a complaints analysis every year. During the analysis the following are carried out, without limitation:

- review of each complaint, separately;
- review of the possibility that the aforementioned root causes affect other procedures or products - services.