



# **Complaints Management Procedure**

## 1 Complaints Management Procedure

In the event that you have any issue with our activities and services of EOS Matrix Greece, you can submit your complaint to us. We will examine it in detail and reply to you within the period of time stipulated by the applicable legal provisions.

### 1.1 How you can submit your complaint

- a) By submission through the website of EOS Matrix Greece <https://gr.eos-solutions.com/>
- b) By e-mail to [complaints@eos-greece.com](mailto:complaints@eos-greece.com)
- c) Through the application for personalized information MyEOS which has been established under Law 5072/2023 as a personalized information for debtors and within which there is a special easily accessible and user-friendly complaint submission function
- d) By fax to the Complaints Management Department at (+30) 2109766276
- e) By physical mail correspondence to the Complaints Management Department of EOS Matrix Greece, 423B Vouliagmenis Avenue, 163 46, Illioupoli, Greece
- f) Submit a complaint in person and fill in the relevant Complaint Form at the Company's offices, 423B Vouliagmenis Avenue, 163 46, Illioupoli, Greece
- g) By phone, from Monday to Friday and hours 9.00-17.00, on the phone (+30) 2109792900

For information regarding the methods of submitting a Complaint, you can contact the telephone line (+30) 2109792900, Monday to Friday and 09:00-17:00.

### 1.2 The information we need

Necessary information that must be included for the correct registration of the complaint:

1. Your full name
2. Your full contact details
3. Detailed description of the complaint

### 1.3 How we handle your complaint

Upon receipt of a complaint, the Complaints Management Department evaluates it to ensure that it constitutes a complaint and not a request of another nature.

Once we ensure that the submission constitutes a complaint, the Complaints Management Department will confirm its receipt in writing, sending you within 5 days of receipt the Complaint Receipt Acknowledgment letter. Confirmation can also be done by e-mail as long as your details include your e-mail address.

The Complaints Management Department then investigates the substance of the complaint you submitted and evaluates it objectively and impartially, and indicatively:

1. investigates the available communication history
2. investigates any customer file (for example, grant agreements and grant collateral)
3. in cooperation with the Department of Internal Lawyers or the Legal Service of the Company, investigates legal actions that may have taken place or are in progress

4. where the complaint relates to Personal Data, handles the complaint in conjunction with the Data Protection Officer
5. assess the complaint impartially and on the basis of the facts and any documents (if any)
6. prepares the reply letter
7. obtains appropriate approvals on the content of the response letter from the Company's internal lawyer and the Head of the Complaints Management Department ("four eyes principle"), as well as the Data Protection Officer if the complaint concerns Personal Data and the Head of Compliance if it concerns Regulatory Matters
8. arrange for the final signature of the response letter by the relevant Company officials
9. sends the reply letter on time
10. if applicable, notifies the reply letter to the relevant body, for example the Bank of Greece

#### **1.4 Written reply**

We respond to you in writing, simply, significantly, and comprehensibly within 45 days, as defined by the applicable regulatory framework.

In the event that the investigation requires a period of time beyond 45 calendar days, the Complaints Management Department will inform you in a timely manner of the expected delay, giving, in addition, an estimate of when it will be able to respond to your complaint.

In particular, for issues related to the processing of your personal data, we respond to your request within 1 month of its submission. This deadline can be extended, after informing you, for 2 additional months, if necessary.

Irrespective of the above-mentioned deadlines, upon your request, the Complaints Management Department will provide you with information on the examination process of the complaint you have submitted.

#### **1.5 If you are not satisfied with the answer you received**

You can contact the Complaints Management Department of EOS Matrix Greece again, requesting a review of your issue in the way that suits you.

You can turn to an alternative/out-of-court dispute resolution body:

- Greek Financial Ombudsman: Contact telephone: (+30) 2103376700, E-mail: [info@hobis.gr](mailto:info@hobis.gr), Postal address 1 Massalias, 106 80, Athens, Greece, Fax: (+30) 2103238821
- Consumer Ombudsman (if the complaint concerns the complainant's status as a consumer): Address: 144 Alexandras Ave., 11471, Athens, Tel: 210 6460862, 210 6460814, 210 6460612, 210 6460734, 210 6460458, Email: [grammateia@synigoroskatanaloti.gr](mailto:grammateia@synigoroskatanaloti.gr)
- Other out-of-court dispute resolution body (if the complaint concerns the status as a consumer, it can be addressed to another out-of-court dispute resolution body from the special Register of Alternative Dispute Resolution Bodies of the General Secretariat of Consumer Protection).
- Other competent authorities (if the complaint concerns a special case, it can be addressed to another competent Authority. Examples: Bank of Greece, Personal Data Protection Authority).

## **1.6 Keeping a record of submitted complaints**

The Complaints Management Department will keep, in electronic form, a record of the submitted complaints and supporting material, on a case-by-case basis, for a period of at least five (5) years from the date they have come into its possession, unless otherwise required, e.g. in cases of control by the Public Prosecutor's Office, etc.