

we can help



HELLENIC OMBUDSMAN FOR  
BANKING-INVESTMENT SERVICES

Massalias 1, 106 80 Athens, Greece  
PO Box: 3391, GR-102 10 Athens  
Tel: +30 210 3376700, Fax: +30 210 3238821  
e-mail: [contact@bank-invest-omb.gr](mailto:contact@bank-invest-omb.gr)

[www.bank-invest-omb.gr](http://www.bank-invest-omb.gr)

Pursuant to article 11 of Law 2472/1997, the Hellenic Ombudsman for Banking-Investment Services (Massalias 1, 106 80 Athens, tel: +30 210-3376700), in its capacity of controller, informs the public that:

- it processes personal data of those conducting transactions with banks and investment service providers, who have filed a complaint with H.O.B.I.S.,
- the purpose of the data processing carried out by H.O.B.I.S. is to consider cases and mediate so as to facilitate out-of-court settlement of disputes filed by customers of banks and investment service providers, and
- the said transacting parties are entitled to obtain information, access the above data and object to its processing.



HELLENIC OMBUDSMAN FOR  
BANKING-INVESTMENT SERVICES

MAY 2010



HELLENIC OMBUDSMAN FOR  
BANKING-INVESTMENT SERVICES

## COMPLAINT FORM To the Hellenic Ombudsman for Banking-Investment Services (H.O.B.I.S.)

Massalias 1, 106 80 Athens, Greece ■ PO Box: 3391, 102 10 Athens  
Tel. +30 210-3376700 ■ Fax: +30 210-3238821  
e-mail: [contact@bank-invest-omb.gr](mailto:contact@bank-invest-omb.gr) ■ website: [www.bank-invest-omb.gr](http://www.bank-invest-omb.gr)

### 1. PERSONAL DETAILS OF THE COMPLAINANT (please write in BLOCK LETTERS)

NAME ..... SURNAME .....  
FATHER'S NAME ..... NUMBER ..... CITY ..... POSTCODE .....  
ADDRESS: STREET ..... FAX .....  
TEL. ....  
COMPANY'S NAME .....  
IS YOUR COMPANY'S ANNUAL TURNOVER LESS THAN €1 MILLION? \*      YES  NO   
(Please include relevant legalisation and other supporting documents.)

#### 1a. PERSONAL DETAILS OF AUTHORIZED REPRESENTATIVE (please write in BLOCK LETTERS)

If you have been given authorization to act on behalf of the complainant(s) vis-a-vis some or all of the matters relating to consideration of the complaint by H.O.B.I.S. (e.g., authorization to sign this Complaint Form, engage in related correspondence, accept or reject the recommendation of H.O.B.I.S. etc.), you must enclose relevant written evidence of the authorization with confirmation of authentic signature from a public authority. In this case, please explain clearly the reasons why the complainant does not address to H.O.B.I.S. the complaint. If the recipient of the banking or investment service in question is no longer alive, you must supply us with any document evidencing your legal interest in the matter.

NAME ..... SURNAME .....  
FATHER'S NAME ..... NUMBER ..... CITY ..... POSTCODE .....  
ADDRESS: STREET ..... FAX .....  
TEL. ....

### 2. DETAILS OF THE BANKING OR INVESTMENT SERVICE PROVIDER YOUR COMPLAINT CONCERNS

NAME ..... BRANCH .....  
HAVE YOU TAKEN UP YOUR COMPLAINT WITH THE BRANCH CONCERNED?      YES  NO   
HAVE YOU COMPLAINED TO THE SERVICE PROVIDER'S CUSTOMER SERVICE DEPARTMENT?      YES  NO   
HAVE YOU RECEIVED A RESPONSE FROM THE SERVICE PROVIDER'S  
CUSTOMER SERVICE DEPARTMENT?      YES  NO   
(If YES, please ATTACH the response)  
HAS THE COMPLAINT IN QUESTION BEEN SUBJECT TO :  
- JUDICIAL PROCEEDINGS?      YES  NO   
- CONSIDERATION BY ANY OTHER BODY PURSUING OUT-OF-COURT SETTLEMENT OF DISPUTES?      YES  NO   
(If YES, please say which)

### 3. HOW DID YOU FIND OUT ABOUT H.O.B.I.S.?

#### 4. INSTRUCTIONS

■ PLEASE EXPLAIN your problem concisely and clearly in legible handwriting, in blue or black ink. You should state under what circumstances your complaint arose, precisely when the problem occurred or when you became aware of the problem, what kind of transaction it concerns, and what precisely you wish H.O.B.I.S. to do. If your complaint concerns a joint account, all co-beneficiaries must sign. ■ ATTACH any document that is relevant to the complaint (e.g., agreement, copy of your statement of account etc.). ■ SIGN, DETACH and POST this Complaint Form and your relevant attached documents to H.O.B.I.S.'s address at **Massalias 1, 106 80 Athens, Greece** or to **PO Box 3391, 102 10, Athens** ■ You can also fill in the Complaint Form online at [www.bank-invest-omb.gr](http://www.bank-invest-omb.gr), print it, sign it and then post to the aforesaid address. ■ If you have any queries, please phone us at +30 210-3376700.

#### 5. DECLARATION / AUTHORIZATION

■ I submit the issue mentioned in this Complaint Form for consideration by H.O.B.I.S., and I consent to H.O.B.I.S. handling the complaint in accordance with the terms described in the attached Information Leaflet and of which I am aware.  
■ I authorize the bank or the investment services provider to provide to H.O.B.I.S. any information or document required for the purpose of investigating my complaint, subject to confidentiality and protection of personal data provisions. I also authorize H.O.B.I.S. to provide relevant information or documents to the bank or the investment services provider involved.

(\*Please read carefully the H.O.B.I.S. Information leaflet, under the section "H.O.B.I.S. does not consider", or visit our website at [www.bank-invest-omb.gr](http://www.bank-invest-omb.gr))

## What kind of disputes can H.O.B.I.S. consider?

- Disputes arising from the provision of banking services (such as deposits, loans and cards) and of investment services (such as shares, mutual funds and bonds) by banks and investment service providers (i.e. securities companies, mutual fund management companies and brokerage firms) which are established in Greece and are participants in or associates of the H.O.B.I.S. scheme.
- Cross-border disputes, in H.O.B.I.S.'s capacity as member of FIN-NET (the Cross-Border Out-of-Court Complaints Network for Financial Services), see <http://ec.europa.eu/fin-net> H.O.B.I.S. provides consumers residing in Greece with information and assistance for the settlement of disputes arising in the context of their transactions with other EU and EEA member states' banking or investment services providers. H.O.B.I.S. also considers and seeks to resolve complaints referred to it by consumers of other EU and EEA member states regarding problems arising from their transactions with banking and investment service providers established in Greece which participate in or are associated members of the H.O.B.I.S. scheme.

## How to file a complaint with H.O.B.I.S.

**THE FIRST STEP** is to complain to the **officer in charge** of the banking or investment service provider's office where the transaction in question occurred. Normally, the officer should respond within ten (10) working days.

**SECOND STEP:** In the event that you are not satisfied with the proposed solution or you do not receive a response within ten (10) working days, you should complain in writing to the service provider's **Customer Service Department** (a list of the relevant phone numbers is found at the end of this leaflet). Normally, the Customer Service Department should respond in writing within ten (10) working days of receiving your complaint.

**THIRD STEP:** In many cases, the service provider will be able to sort out the problem. Nevertheless, if you are not satisfied with the Customer Service Department's response or if the ten (10) working days have elapsed and you have still not received a response, you may file your complaint with **H.O.B.I.S. within one (1) month at the latest** as of the Customer Service Department's response or the expiry of the ten (10) working day's deadline without a response.

Complaints should be submitted to H.O.B.I.S. **in writing**. You can detach, complete, sign and post the H.O.B.I.S. COMPLAINT FORM supplied at the end of this leaflet to H.O.B.I.S.'s postal address (Massalias 1, 106 80 Athens, Greece) or to PO Box 3391, GR-10210 Athens. Alternatively, you can download and print it from our website ([www.bank-invest-omb.gr](http://www.bank-invest-omb.gr)).

## Dealing with complaints

- On receiving your Complaint Form, H.O.B.I.S. will contact you immediately to acknowledge receipt and may ask you to provide further information.
- Provided H.O.B.I.S. is able to deal with your complaint, it will contact the service provider concerned to be informed on its position and initiate the procedure outlined below, **within reasonable time and in absolute confidence:**
  - 1) At first H.O.B.I.S. will propose an amicable settlement of the dispute with a view to reaching a settlement between the parties concerned. If the parties accept the proposal, the process is completed.
  - 2) If the complaint is not resolved in this way, H.O.B.I.S. will then issue a written recommendation to the parties, stating the grounds on which it is based, aiming to resolve the dispute.
  - 3) Each part may accept or reject the recommendation in writing.
  - 4) If the recommendation is not accepted by either side, you may take the case to court instead.

## H.O.B.I.S. does not consider:

- Complaints referred to H.O.B.I.S. that have not been taken up with the bank or service provider concerned first.
- Complaints referred to H.O.B.I.S. where more than one (1) month has passed since (a) the response of the service provider's Customer Service Department or (b) the expiry of the ten (10) working days deadline without a response.
- Complaints referred to H.O.B.I.S. where more than three (3) months have passed since the event giving rise to the complaint, unless you prove that you could not, with reasonable diligence, have become aware of it until a later time. In any case, H.O.B.I.S. does not deal with complaints referred to it where more than one (1) year has passed since the event occurred.
- Complaints that are or have been the subject of court proceedings or the subject of review by any other body pursuing out-of-court settlement of disputes.
- Complaints involving criminal offences prosecuted ex officio.
- Complaints that have been previously dealt with by H.O.B.I.S., unless new evidence has come to light.
- Complaints regarding the service provider's business policy (e.g. charges, loan approvals etc.).
- Issues concerning a bank's decisions while acting in the capacity of executor of a will, trustee or official receiver.
- Complaints concerning disputes that have in the meantime been settled between the parties involved.
- General information regarding banking or investment services providers and their services.

## REMEMBER:

- **H.O.B.I.S. services are provided free of charge.**
- Under no circumstances does the H.O.B.I.S. complaint handling process interrupt or suspend any legal time limits with respect to bringing the case to court.
- **H.O.B.I.S. call center +30 210 3376700 is open from 8.30 am to 3.00 pm, on working days.**

This leaflet contains only a brief outline on H.O.B.I.S. scheme. We can provide further details when we receive your complaint.

This leaflet is free of charge and available in Greek and English at all the banks and investment service providers who participate in the H.O.B.I.S. scheme, as well as from H.O.B.I.S. itself.

The list on the following pages includes the banking and investment services providers participating in the H.O.B.I.S. scheme and their Customer Service Departments' contact numbers. A list of the Investment Services Firms Sociétés Anonymes participating in H.O.B.I.S. is available via our website ([www.bank-invest-omb.gr](http://www.bank-invest-omb.gr)).

## BANKS

1	ABN - AMRO BANK N.V.	210 9497106/326
2	AGRICULTURAL BANK OF GREECE S.A.	210 3298338/423
3	ALPHA BANK S.A.	210 3260000 801 113260000
4	ASPIS BANK S.A.	210 9986102
5	ATTICA BANK S.A.	210 3669060
6	BANK OF CYPRUS PUBLIC COMPANY LTD	801 11802803 210 6418888
7	BAYERISCHE HYPO UND VEREINSBANK A.G.	210 3671500
8	BNP PARIBAS	210 7468233/4
9	CITIBANK INTERNATIONAL plc	210 9290000
10	EFG EUROBANK ERGASIAS S.A.	210 3337333 801 1111144
11	EMPORIKI BANK OF GREECE S.A.	210 3284769/807
12	FBB - FIRST BUSINESS BANK S.A.	210 7499722
13	GENERAL BANK OF GREECE S.A.	210 6975236/216
14	GREEK POSTAL SAVINGS BANK	210 3704575
15	HELLENIC BANK PUBLIC COMPANY LTD	210 3277817
16	HSBC BANK plc	210 6961326
17	MARFIN EGNATIA BANK S.A.	801 1118111
18	MILLENNIUM BANK S.A.	210 9548715
19	NATIONAL BANK OF GREECE S.A.	210 3328240/440
20	PANELLINIA BANK S.A.	210 6596305
21	PIRAEUS BANK S.A.	210 3335623
22	PROBANK S.A.	210 4843071-3
23	PROTON BANK S.A.	210 6970000



## BROKERAGE FIRMS

1	A. SARRIS INVESTMENT SERVICES S.A.	210 3312320
2	ATE SECURITIES S.A.	210 3687700
3	ATHINAIKI SECURITIES	210 3254764
4	ATLAS SECURITIES S.A. FINANCIAL & INVESTMENT SERVICES	210 3363300
5	AXON SECURITIES S.A.	210 3363800
6	BETA SECURITIES S.A.	210 6478900
7	CAPITAL SECURITIES S.A.	210 3369741
8	CFS SECURITIES & INVESTMENT SERVICES S.A.	210 3360800
9	CYCLOS SECURITIES S.A.	210 3364300
10	DRAX SECURITIES I.S.S.A.	210 3716400
11	DYNAMIC SECURITIES S.A.	210 3677700
12	EUROCORP SECURITIES S.A.	210 7263500
13	EUROTRUST INVESTMENT SERVICES S.A.	210 3363100
14	EUROXX SECURITIES S.A.	210 6879400
15	FORTIUS FINANCE SECURITIES S.A.	210 3725300
16	G.A. PERVANAS SECURITIES & INVESTMENT SERVICES S.A.	210 3251875
17	GUARDIAN TRUST SECURITIES S.A.	210 3220402
18	HELLENIC AMERICAN SECURITIES S.A.	210 3311100
19	INDEX SECURITIES S.A.	210 3213920
20	KAPPA SECURITIES S.A.	210 3610371
21	KARAMANOF SECURITIES & INVESTMENT SERVICES S.A.	210 3219947
22	KYPROU SECURITIES S.A.	210 8701000
23	LEON DEPOLAS SECURITIES INC.	210 3213276
24	MAGNATRUST SECURITIES S.A.	210 3327500
25	MAVRIKIS SECURITIES INVESTMENT SERVICES S.A.	210 3213949
26	MEGATRUST-OLYMPIC INVESTMENT COMPANY SERVICES S.A.	210 3716600 210 3310728
27	MERIT SECURITIES AEPEY	210 3671800
28	METOCHIKI SECURITIES S.A.	210 3306700



29	MIDAS FINANCIAL SECURITIES S.A.	210 3253203
30	N. CHRISOCHOIDIS STOCK BROKERAGE I.S.S.A.	210 3213913
31	NIKOS KOMNINOS SECURITIES S.A.	210 3215234
32	NORTHERN GREECE SECURITIES S.A.	210 6475300
33	NUNTIUS BROKERAGE & INVESTMENT SERVICES S.A.	210 3350599
34	OLYMPIA SECURITIES S.A.	210 3702500
35	ORANGE PARTNERS S.A.	210 3300009
36	PAN. VL. TZEMOS SECURITIES S.A.	210 3219441
37	PEGASUS BROKERAGE FIRM S.A.	210 3670700
38	PENTEDEKAS SECURITIES S.A.	210 3899400
39	PETROPOULAKIS SECURITIES	210 3213928
40	PELIUM INVESTMENT SERVICES S.A.	210 3677000
41	PROBANK S.A.	210 4843000
42	PROTON BANK S.A.	210 6970000
43	SARROS SECURITIES S.A.	210 3705600
44	SOLIDUS SECURITIES S.A.	210 6925500
45	STAVROS EMM. LAVRENTAKIS SECURITIES S.A.	210 3213336
46	THEMIST. SOT. SOTIRIADIS SECURITIES S.A.	210 3636943
47	TSEKOURAS SECURITIES S.A.	210 3214380
48	ZAHARIAS G. ISSA & BROKERAGE FIRM	210 3214728

