

INSURANCE SERVICES PRE-CONTRACTUAL INFORMATION DOCUMENT

1. Purpose of this document

This document is provided to, prior to the conclusion of an insurance contract, potential and existing clients (the “Client”), in accordance with the provisions of the Insurance and Reinsurance Services and Other Related Issues Law of 2016, as amended (the “Law”), delegated European Regulations, as well as orders and circulars issued by the Superintendent of Insurance (the “Superintendent”).

2. Information about Hellenic Bank and its Services

2.1 General Information

Hellenic Bank Public Company Limited (“the Bank”) with company registration number 6771 is a credit institution authorized and regulated by the Central Bank of Cyprus in accordance with the Business of Credit Institutions Law (L.66(I)/1997), as amended, and, is listed on the Cyprus Stock Exchange. The Bank commenced operations in 1976 and in a relatively short period of time, it managed to establish itself as one of the largest banking and financial institutions in Cyprus. More information is available on the Bank’s website at www.hellenicbank.com

2.2 Provision of Services

The Bank is acting as a Tied Insurance Advisor for both the Pancyprian Insurance Limited and Hellenic Life Insurance Company Limited (hereafter “Hellenic Life”), in line with signed distribution agreements in place. The Bank is registered in the “Register of Insurance Intermediaries – Legal/Physical Persons” of the Insurance Companies Control Service (<http://mof.gov.cy/en/publications/1-insurance-companies-control-service/regulated-entities/registers-of-insurance-intermediaries-legal-persons> - external link).

The Bank holds 100% of the issued share capital and voting rights of Hellenic Life.

The Bank provides its Clients with objective information about the insurance products, based on information received from its Clients, as well as their demands and needs, aiming to allow the Client to make an informed decision. Any information provided by the Bank in relation to the insurance products it distributes, does not constitute advice. For insurance-based investment products, the Bank provides its Clients with a Key Information Document (“KID”), which summarises amongst others the investment policy, the risk and reward profile and any charges involved in relation to the said products.

The Bank receives remuneration on the basis of commission on insurance premiums of insurance products it distributes to Clients, as well as other monetary or non-monetary benefits. For any payments, other than the ongoing premiums and/or scheduled payments, made under an insurance contract, the Bank discloses to Clients the nature, amount or the method for calculating the amount of such payments.

2.3 Communication with the Bank

Contact Address Corner Limassol & 200 Athalassas Avenue, CY-1394, Nicosia

Mailing Address P.O. Box 24747, CY-1394, Nicosia

Customer Contact Center 8000 99 99 or +357 22 500500 (if calling from abroad)

Website www.hellenicbank.com

E-mail contact@hellenicbank.com

Languages in which you may communicate Greek or English

3. Complaints Handling

3.1 Complaints Procedure

The Clients may submit their complaint regarding Insurance Services either:

To the Bank

- Via Bank Mail through the Web Banking application
- Via Telephone at the Customer Contact Center of the Bank 8000 9999 (toll free from Cyprus) or +357 22 500500 (from abroad)
- Via email to suggestionsandcomplaints@hellenicbank.com
- By post to Customer Suggestions & Complaints Unit, Hellenic Bank Public Company Limited, Corner Limassol & 200 Athalassas Avenue, CY-1394, Nicosia
- By using the electronic form available at the Bank’s website at www.hellenicbank.com.
- Directly to Hellenic Life (contact details below)

To Hellenic Life

- By post to: Hellenic Life Insurance Company Ltd, 66 Griva Digeni Avenue, 1095, Nicosia, P.O 20672, 1662, Nicosia
- By e-mail to Complaintsheli@hellenicbank.com

As soon as the complaint is received, the Bank will inform Hellenic Life for the handling of the complaint. Hellenic Life will acknowledge receipt of that complaint to the complainant within two (2) business days from the date of receipt of the complaint. Hellenic Life will make every effort to respond to the complaint, in writing, within fifteen (15) business days, if a response can be provided within such period. If a response cannot be provided within the expected time limits, Hellenic Life will inform the complainant in writing about the causes of the delay before the expiry of the fifteen (15) business days and indicate the time period within which Hellenic Life’s investigation is likely to be completed and a response provided. The additional time limit should not be more than thirty (30) business days from the expiry of the initial deadline of the fifteen (15) business days.

3.2 Procedure for out-of-court settlement of disputes

If the complainant is not satisfied with the resolution/response provided by the Bank, he/she may refer to the Financial Ombudsman, acting as the “Unified Body of Out-of-court Dispute Resolution of Financial Nature”. Additional information can be found at <http://www.financialombudsman.gov.cy/> (external link).