



PANCRETA BANK

PRE-CONTRACTUAL DISCLOSURE

PRODUCT: "SIGHT DEPOSIT ACCOUNT" in EUROS

A. Basic Features:

- ❖ Account Type: Sight account
- ❖ Name: Sight account
- ❖ Available through Branches
- ❖ Currency: Euro
- ❖ Account opened without minimum deposit requirements
- ❖ Beneficiaries: Sole Proprietors / Self-Employed Natural Persons and Legal Persons (companies)
- ❖ Interest - Free Account
- ❖ The account may be linked to a debit card and the Pancreta Online service
- ❖ Cheque book linked to the account subject to conditions
- ❖ The operation of the account and the relevant agreement are governed by the institutional framework applicable from time to time and by the Bank's [General Terms of Transaction](#), as well as by the Bank's [Commissions and Fees Policy](#), all available on the Bank's website

B. Management of Complaints/ Requests:

For any requests or complaints regarding the Bank's services and products, you may:

- a) Contact any of our [branches](#), by letter or by completing a standard complaint form
- b) Address our customer complaints division, by sending an email to complaints@pancretabank.gr or by letter to the following address: Pancreta Bank S.A., Complaints Management Division: Ikarou & Mafsolou Ave, GR - 71 601, Heraklion, Crete
- c) Contact our Customer Support Centre, by calling +30 2810 338787, Monday to Friday 08:00 - 15:00 (calls recorded)
- d) Fill out an electronic [Complaint Form](#), available on our website

We will contact you as soon as we receive your complaint, in order to:

- Confirm receipt of your complaint
- Inform you that we will respond in writing within the statutory deadline (within 45 days from the date the complaint or report was filed). If we are unable to respond within 45 days, we will inform



you of the causes of the delay and of the time period within which we expect to complete the investigation of the complaint

C. Alternative consumer disputes resolution:

Moreover, there are special out-of-court dispute resolution procedures in place, which you may access by contacting the Competent Authorities and alternative dispute resolution bodies to file complaints or reports:

- The Hellenic Consumer's Ombudsman 144, Alexandras Ave, GR- 11471, Athens, tel. 2106460862, email: grammateia@synigoroskatanaloti.gr, website: <http://www.synigoroskatanaloti.gr>
- The Hellenic Financial Ombudsman, 1, Massalias Str., GR - 10680, Athens, tel. 210 3376700, e-mail: info@hobis.gr, website: www.hobis.gr
- The Amicable Resolution Committees provided for in Article 11 of Law 2251/1994, as in force from time to time
- The General Secretariat for Trade and Consumer Protection, Ministry of Development and Investments (Kaniggos Sq., GR - 10181, Athens), whose services are also available at <https://kataggelies.mindev.gov.gr/>