

Dear Customers,

We sincerely thank you for using the services of our Bank.

JSC PIRAEUS BANK ICB highly values the trust of each customer and strives to provide high-quality, convenient, and secure banking services.

We continuously work on developing our products and services and improving our service processes. Therefore, our customers' opinions are very important to us — your suggestions, comments, and inquiries help us promptly address potential issues, improve service quality, and make your interaction with the Bank even more convenient and comfortable.

Each inquiry is reviewed by the Bank in accordance with the legislation of Ukraine. You have the right to contact the Bank with questions, suggestions, requests, or complaints regarding the Bank's activities, service quality, or the performance of its employees.

Ways to submit an inquiry to JSC "Piraeus Bank ICB":

- by submitting an oral inquiry via the Contact Center at 0 800 30 888 0 (free calls within Ukraine) or +38 (044) 495-88-90 (for calls from abroad), or by using the [webcall](#) service on the Bank's website;
- through the Bank's official website www.piraeusbank.ua:
 - by completing the special "[Feedback](#)" form and selecting the "Complaints and Suggestions" topic;
 - by evaluating the quality of service and adding suggestions for improvement in the questionnaire available in the "[Evaluate the quality of service](#)" section;
- by sending an email to info@piraeusbank.ua;
- by submitting a written inquiry through the remote customer service systems:
 - for individuals — via Viber/Telegram messengers in the Winbank application;
 - for legal entities, individual entrepreneurs and individuals engaged in independent professional activities — through Winbank Business or the IFOBS software platform (Piraeus Online Banking, Client-Bank);
- by submitting a written inquiry at any branch of JSC PIRAEUS BANK ICB;
- by sending a written inquiry to the Head Office mailing address: 11 Biloruska St., Kyiv, 04119, Ukraine;
- by reporting improper conduct of employees through the form available on the Bank's website: <https://www.piraeusbank.ua/en/home/inappropriate-actions>

Review of inquiries and response timeframes:

The Bank reviews inquiries and provides responses in written, electronic, or oral form by telephone (if the inquiry was submitted through the Contact Center):

- **within 10 business days** for inquiries received by email or submitted orally (through the Contact Center). If preparation of a response requires more than 10 business days, the response period may be extended but shall not exceed one calendar month from the date of registration of the inquiry;
- **no later than one calendar month** from the date of registration for written inquiries. If it is impossible to resolve the issues raised within the specified period, the review period may be extended but shall not exceed **45 days** from the date the Bank received the inquiry. In such cases, the Customer will receive an additional notification indicating the expected date of the final response.

Requirements for submitting inquiries

When submitting an inquiry, the following information must be provided:

- surname, first name, and patronymic (if applicable);
- place of residence/registration;
- details of the issue, comment, suggestion, request, complaint, demand, or proposal;
- contact telephone number;
- email address (mandatory for electronic inquiries);
- date and signature (for written inquiries).

An inquiry submitted without complying with the above requirements shall be returned to the applicant with appropriate explanations no later than ten days from the date of receipt.

A written inquiry that does not specify the applicant's place of residence, is not signed by the author(s), or where the author cannot be identified shall be considered anonymous and shall not be reviewed (except for inquiries concerning violations of the Code of Conduct (Ethics) of JSC PIRAEUS BANK ICB by Bank employees).

If a customer wishes to receive a response by email and such response contains confidential information, banking secrecy information, or other restricted-access information, the following additional requirements apply:

- the customer must possess a Qualified Electronic Signature (QES);
- the customer must confirm receipt of the Bank's response by sending a reply email signed with a QES;
- the customer acknowledges that email is not a sufficiently secure communication channel, accepts all possible risks related to disclosure of banking secrecy, confidential information, or other restricted-access information, and agrees to receive the response via email.

Section "Citizens' Appeals" of the official website of the National Bank of Ukraine:

A Customer has the right to apply to the National Bank of Ukraine regarding the resolution of issues raised in their appeal, including cases where the Bank has failed to provide a response within the time period established by the legislation of Ukraine for the consideration of appeals, or where the response received does not satisfy the Customer. Submission of an appeal to the Bank or to the National Bank of Ukraine does not deprive the Customer of the right to seek judicial protection of their rights and interests in accordance with the legislation of Ukraine.

Personal Reception of Citizens:

Personal reception of citizens (hereinafter referred to as "personal reception") is conducted by a Member of the Management Board, the Head of the Territorial Administration, branch managers, or their deputies upon prior appointment on the days and at the times specified in the personal reception schedule approved by the Chairman of the Management Board.

Schedule of Personal Reception of Citizens at JSC "PIRAEUS BANK ICB"		
Name and Position	Reception Days and Hours	Address
Ilias Mouzakis , Member of the Management Board (English Speaker)	First Thursday of the first month of each quarter, from 09:30 to 11:00	11 Biloruska St., Kyiv
Artem Hryhorovych Nidzelskyi , Distribution Development Advisor	First Thursday of the second month of each quarter, from 09:30 to 11:00	11 Biloruska St., Kyiv
Branch Managers / Deputy Branch Managers	Last Monday of each month, from 09:00 to 11:00	At the respective Bank branch locations

Appointments for personal reception with the Bank's management are scheduled by registering through the Contact Center at 0 800 30 888 0 or +38 (044) 495-88-90 (for calls from abroad).

When scheduling an appointment, the applicant must provide the following information: surname, first name, patronymic; place of residence; a brief description of the issue; and a contact telephone number.

After registration and agreement on the date and time of the appointment, applicants are informed about the date, time, and place of the personal reception, as well as the requirement to present identification documents. Registration for the nearest available personal reception date closes 5 business days before the scheduled reception.

Representatives of citizens whose authority has been duly documented in accordance with applicable law, and/or family members possessing documents confirming their identity and authority, may participate in personal receptions. The presence of unauthorized third parties during the personal reception is not permitted.

Information about the applicant, a summary of the issues raised, and the results of their consideration are recorded in the personal reception registration card. Issues that cannot be resolved directly during the personal reception are reviewed in the same manner as written inquiries. The estimated duration of a personal reception for one individual is 20 minutes.

To ensure transparency and compliance with security measures, video and audio recording of personal receptions may be conducted. Citizens are informed about such recording prior to the commencement of the personal reception. Attendance at a personal reception constitutes the individual's consent to video and audio recording.