

# Complaints Policy

Rev 2.8 – May 2<sup>nd</sup> 2018 – COM 6.1.2\_a

Broker at **LLOYDS**

**MATRIX** is committed to providing quality service and working in an open and accountable manner that builds trust and respect. One way that we continue to improve our service is by listening and responding to the views of our clients, reinsurers and business partners and by considering and responding to potential complaints.

We aim to ensure that:

- Submitting a complaint is as easy as possible.
- Acknowledging the receipt of a complaint occurs quickly.
- The process of addressing the complaint is executed with a sense of urgency and when appropriate, confidentially.
- Responding to the complaint takes place appropriately – offering an explanation or an apology when we got things wrong.
- Lessons learned from any complaints are used in improving the services offered to you.
- The activation of complaint procedure doesn't interrupt the limitation of legal rights.

## How we handle complaints

We undertake to acknowledge receipt of your complaint in writing immediately by the end of the following business day and will try to resolve matters within the prescribed period of time. If this is not possible, your complaint will then be passed to one of our senior managers who is not involved and /or to our compliance officer.

We will fully investigate your complaint and respond to it as swiftly as possible and in any event within 50 calendar days of the date of receipt. If this is not possible, we will provide you with an estimated time of reply along with a detailed explanation of the reasons for any delay.

## How we close complaints

Once we reply to your complaint with the response and do not receive a further response from you within one calendar month from the date of our response, we treat the complaint as closed.

If our response is not satisfying, the client has the right to insist on his complaint.

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## Submitting a complaint

You may submit a complaint in writing via letter ([download form](#)), telephone, facsimile or in person to:

MATRIX Insurance and Reinsurance Brokers S.A.  
61 Akadimias str.  
106 79, Athens, Greece  
Switchboard: +30 210 3390 354  
Fax: +30 210 3390 356

or

MATRIX Insurance and Reinsurance Brokers S.A. – UK London Branch,  
54 Fenchurch str., London, EC3M 3JY, UK  
Switchboard: +44 20 3 9035 566

Alternatively, you can submit a complaint via email to:

Sofia Gerafenti  
Head of Legal and Compliance dept.  
Tel: +30 216 100 2020

Natalia Karela  
Attorney at Law  
Legal and Compliance Dept.  
Tel: +30 216 100 2058

E: [compliance@matrix-brokers.com](mailto:compliance@matrix-brokers.com)

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*MATRIX Insurance and Reinsurance Brokers S.A. – UK London Branch is authorized and regulated by the Athens Chamber of Tradesmen and supervised by the Bank of Greece and additionally by the Financial Conduct Authority, UK.*

*Athens Chamber of Tradesmen  
Registration No.: 244216*

*Ultimately, you can submit a complaint to:*

1. General Secretary for Consumer Affairs  
Kaniggos Square

10181, Athens, Greece

Tel: +30 1520

Fax: +30 210 38 43 549

E: [info@efpolis.gr](mailto:info@efpolis.gr)

2. Hellenic Consumers' Ombudsman  
144 Alexandras Av.

11471, Athens, Greece

Tel.: +30 210 6460862

Fax.: +30 210 6460414

E: [grammateia@synigoroskatanaloti.gr](mailto:grammateia@synigoroskatanaloti.gr)

3. Bank of Greece

21 E. Venizelos Av.

10250, Athens, Greece

Tel: +30 210 320 1111

Fax: +30 210 323 2239/2816

E: [complaints@bankofgreece.gr](mailto:complaints@bankofgreece.gr)

4. Financial Ombudsman Service  
Exchange Tower

London E14 9SR, UK

Tel: +44 0800 023 4 567

E: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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*The European Commission also provides an on-line dispute resolution (ODR) platform that allows consumers to submit their complaint through a central site, which will forward the complaint to the competent Alternative Dispute Resolution (ADR) scheme. The ADR scheme for MATRIX Insurance and Reinsurance Brokers SA is the Hellenic Consumers' Ombudsman, which can be contacted directly using the contact details above. For more information about ODR please visit <http://ec.europa.eu/odr>.*