

Complaints Policy

Rev 2.7 – June 15th, 2017 – COM 6.1.2



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

Alternatively, you can submit a complaint via email to:

Marinos Milas
Legal Counsel & Compliance Officer
Tel: +30 216 100 2020
Fax: +30 210 3390 704
E: marinos.milas@matrix-brokers.com

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*MATRIX Insurance and Reinsurance Brokers S.A. is authorized and regulated by the Athens Chamber of Tradesmen and supervised by the Bank of Greece.*

*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

2. Hellenic Consumers' Ombudsman  
144 Alexandras Av.  
11471, Athens, Greece  
Tel.: +30 210 6460862  
Fax.: +30 210 6460414  
E: 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

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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 CODE Underwriting Agency 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>.