THE FINANCIAL OMBUDSMAN OF THE REPUBLIC OF CYPRUS

COMPLAINT FORM AGAINST FINANCIAL BUSINESSES BY LEGAL ENTITIES

under the Law 84(I)/2010, as amended or replaced (hereinafter «the Law»).

A. GENERAL INFORMATION

By filling in this form legal entities, charity institutions, associations, persons associations, trusts and provident funds can submit a complaint to the Financial Ombudsman against financial businesses, regarding a protest or objection or dispute of value up to the amount of one hundred and seventy thousand euro (€ 170.000), provided that the conditions are cumulatively met, under provision of articles 9 and 10 of the Law.

These conditions are as follows:

- (a) The complaint is submitted by a consumer.
- (b) The consumer has previously addressed his complaint in writing to the financial business against which the complaint is directed, within fifteen (15) months from the date he/she became aware or reasonably should have become aware of the damaging act or failure of the financial business or the fact that he/she had reason for submitting a complaint.
- (c) The consumer has received a reply to the complaint from the financial business, which does not satisfy him/her, within a specified period of three (3) months from the date of receipt of the complaint or has not received a reply from the financial business and the three-month period has expired. The complaint is submitted to the Financial Ombudsman within a specified period of four (4) months from either the date of receipt of the reply from the financial business or the deadline of the three-month period during which the financial business had to respond to the consumer.
- (d) The financial business the complaint is directed against must have been in operation, under legal authorization or under the freedom of establishment regime, at the period referred to in the complaint.
- (e) The transaction falls under the supervision of the responsible supervisory authority.
- (f) A decision on the same complaint has not already been issued by a Court of the Republic and a judicial procedure is not pending for the enquiry of the same complaint.
- (g) The complaint to be submitted by a legal entity against a financial business and to relate to services which the legal entity does not offer to its customers.

The complaint can be submitted to the Financial Ombudsman:

- (a) By hand or by post to the address 13 Lordou Vironos Avenue, 1096, Nicosia or P.O. Box 25735, 1311, Nicosia
- (b) By facsimile (fax) to 22-660584 or to 22-660118
- (c) By electronic mail (e-mail) to the address: complaints@financialombudsman.gov.cy

The complaint must be accompanied by a receipt of payment of the fee of twenty euro (€ 20). The payment can be made to one of the following accounts:

(a) Cooperative Central Bank or Cooperative Credit Institution,

IBAN: CY16 0070 1010 0000 0000 4002 8214 Swift Code & BIC Code: CCBKCY2N

(b) Hellenic Bank, IBAN: CY78 0050 0109 0001 0901 7087 6401 Swift Code & BIC Code: HEBACY2N

(c) Bank of Cyprus, IBAN: CY52 0020 0195 0000 3570 1944 4789 Swift Code & BIC Code: BCYPCY2N

For more information please visit the website of the Financial Ombudsman of the Republic of Cyprus (www.financialombudsman.gov.cy).

B. FALSE STATEMENTS AND CONCEALMENT OF INFORMATION

Under article 26 of the Law, whoever knowingly makes false, misleading or fraudulent statement or conceals an essential element or in any way obstructs the complaint investigation by the Financial Ombudsman, during the process of providing information for the purposes of the Law or Directives issued under it, is guilty of an offense and on conviction is subject to imprisonment not exceeding two years or to a fine not exceeding ten thousand euro (€ 10,000) or to both such penalties.

C. REPRESENTATIVE DECLARATION OF CONS	ENT for Collection and Processing of Personal Data under th
Law 138(I)/2001, as it is amended or replaced.	

I the undersigned (note your name & surname)	with identity card no.
give my consent and authorize the	Financial Ombudsman, to store and process personal
information for the purpose of investigation of the complaint	I submit with this form.
[Full Name & Surname]	[Signature]
Date:	

D. COMPLAINT DETAILS

Business name: Registration No. Country of registration: TYPES OF LEGAL ENTITY (choose with an X one of the following and respectively fill in the adjacent column) Annual turnover Annual turnover Annual turnover Associations Associations Associations Associations Associations Associations Annual revenues Annual reve	D1. Complai	inant Details	1			
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Currency Amount In writing	D.3.1. Amou	ınt relating t			ousand e	euro (€170.000)).
	Currency	Amount		In writing		

 $^{^{\}rm 1}$ The amount must not exceed two hundred fifty thousand euro (€250.000).

² If the legal entity was established during the previous year, state the amount of the period from January 1st of this year to present date by providing the analogy to the twelve months.

If the legal entity established in the course of this year, state the net assets at the date of the complaint.

Convert amount in euro (if the dispute involves foreign currency)	In writing
,	
€	
D.3.2. Description of Complaint and resulting consequ	uences
(I) Summary of complaint and recording of damages caus	ed:
If you need more space, please use additional page that bears	s your signature and attach it to the end of this form
	rmed of the harmful, in your view, actions or omissions of the
Day Month Year	
If you need more space, please use additional page that bears	your signature and attach it to the end of this form.
(III) Have you initiated and/or are you aware of the c complaint before any Court in the Republic?	ommencement of any procedure relating to the submitted
No Yes If Yes, note the case number:	
D.3.3. Submission of Complaint to the Financial Busin	ness
(I) Have you submitted a written complaint to the finar	ncial business? Yes / No
If Yes, fill in the (II)-(V) below:	

(II)

Date of submission of complaint to the financial business:

Year

Day

Month

(III)	Have you been informed that the complaint was received by the financial		Yes / No	
()	business?	Day	Month	Year
	If Yes, when?			
(IV)	Have you received a reply from the financial business?		Yes / No	
	If Yes, when?	Day	Month	Year
(V)	Briefly explain why you are not satisfied with the reply of the financial business.			
E. RE	need more space, please use additional page that bears your signature and attach it to the end			
you h	e check if you have attached the following documents and make a record of any othe ave attached to this form (with reference number of each document attached).	er docum		
No.	DOCUMENTS		ATTACHI (YES/N	
1.	Receipt of payment fee for complaint		(:===:	<u>-, </u>
2.	Authorization or decision of the Board of Directors of legal entity from where arise t	he		
۷.	possibility of its representation.			
3.	Certificate of formation of legal entity			
4.	Copy of the complaint submitted to the financial business			
5.	Complaint acknowledgement by the financial business (where applicable)			
6.	Copy of the reply received from the financial business			
7.	Audited financial statements of the previous year			
8.	Copy of representative's identity card or passport			
9.	Copy of contract relating to the complaint (where applicable)			
10.				
I here	ENED DECLARATION Buby declare that until today a decision by a Court of the Republic has not been is rethere is not any pending judicial procedure before a Court of the Republic in itted to the Financial Ombudsman of the Republic of Cyprus.			
	[Full Name & Surname] [Legal entity's stamp and Rep			

Date:....

Date of receipt				Serial Number:	·
	Day	Month	Year	CODE	
	Fascimile (f	ax) B	y Electonic	mail (e-mail)	By post
Date of Payment of Fee for Complaint				LCI at which dep	osit was made:
LOO TOT I OMNISINT	Day	Month	Year	•	

Contact Phone: +357 22848900