OPTIMA FACTOR COMPLAINT MANAGEMENT PROCEDURE

The Company applies Policies and Procedures for the effective management of complaints received. Complaints are examined fairly with all relevant data and information relating to that complaint.

In order to submit your complaints, please use the "Complaints Form".

1. The form can be submitted:

- > to the offices of the company: 25th Martiou Street and 259 lera Odos, 122 44, Egaleo,1st floor.
- > by fax, at 210 / 68.03.070
- by email to: info@optimafactors.gr

2. Confirmation of receipt of a complaint:

Optima Factors will send you an email to confirm receipt of your complaint, to the email that you have indicated to us in the Complaints Form, within three (3) business days. Each complaint receives a unique reference code which our Company will communicate to you, so that you can use it in every telephone communication. The communication will be made by the Complaint Examination Officer, to the person you will indicate in the complaint form, in the field "Contact Name".

3. Schedule of Examination and Response:

Optima Factors will reply in writing within 45 calendar days, at most, from the date of confirmation of receipt of the complaint to customers and natural persons and within 10 working days from the date of confirmation of receipt of the complaint to Supervisory and Institutional Bodies. In case it is found that the resolution of the complaint cannot be satisfied within the time limits set per case, we will inform you in writing about the cause of the delay and we will report to you the period within which the investigation of the complaint is expected to be completed and to provide you with the written answer.

4. Customer information via the Internet

Optima Factors shall publish on its website information on the complaint management procedure and the relevant complaint form.

5. Personal Data

In the event that you provide Optima Factors with personal data of third parties, you must have informed them in an appropriate manner and, if necessary, have obtained their consent.

Should you not find our response satisfactory, you can address the out-of-court settlement of the dispute to the Greek Financial Mediator as an Alternative Dispute Resolution Entity (ADR), which is registered in the Special Register maintained on the website of the Consumer Protection Directorate General Market surveillance.

Address: Massalias 1, Athens,

WEB: www.hobis.gr PH.: 210-3376700 Fax: 210-3238821 e-mail: info@hobis.gr