



**STANDARDIZED APPROPRIATE FORBEARANCE OR RESOLUTION AND CLOSURE SOLUTION DOCUMENT IN THE CONTEXT OF THE CODE OF CONDUCT**

Of the banking institution with the corporate name **HSBC Continental Europe, Greece** duly incorporated under the laws of France, with registered seat in Paris France, is lawfully established in Greece as lawfully represented (hereinafter called the Bank)

REGARDING THE APPROPRIATE FORBEARANCE OR RESOLUTION AND CLOSURE SOLUTION/S for .....(particulars of individual), ..... (residence address) in his capacity as Borrower/Guarantor.....(reference to financial product).

Dear sir/madame,

Having considered the financial information which you have submitted to us in conjunction with the reasonable living expenses of individuals in you category, by applying the provisions of the Code of Conduct of L. 4224/2013, we hereby suggest the following solutions for the following financial products provided to you and in particular:

- 1. For your debt from .....  
.....  
.....  
.....
- 2. For your debt from .....  
.....  
.....  
.....

*Note: the suggested solutions are proposed in the context of the Code of Conduct based in particular on the information collected during stage 2 (Standardized Financial Form and its supporting documentation) following assessment of the reasonable living expenses, the amount of debt, the nature and amount of securities held, your ability for repayment and any other special circumstances).*

Reminder:

A. If you wish so, you may seek advisory assistance from an independent body to enable you to make your decision or counter proposal. Indicatively:

- the Hellenic Consumer's Ombudsman, 144 L. Alexandras Avenue, P.C. 11471, Athens, tel. 210 6460862, [www.synigoroskatanaloti.gr](http://www.synigoroskatanaloti.gr),
- Consumers General Secretariat, Kaniggos Square, P.C. 10181, tel. 1520, [www.efpolis.gr](http://www.efpolis.gr)
- Consumers Protection Centre, 32 Vas. Hrakleiou Street, Thessaloniki, P.C. 54624, tel. 2310 233333, 2310 269449, [www.kepka.org](http://www.kepka.org)
- Consumers and Borrowers Unions, Consumers Institute

B. Kindly be informed that within 15 working days you should proceed to one of the following actions:

- i. Provide your consent to the suggested or one of the suggested solutions
  - ii. Provide your counter proposal
  - iii. Declare in writing that you deny your consent to any of the suggested solutions
- Please immediately inform the Bank in writing, in case your financial status, on which the Bank's suggested solution(s) and assessment was based, has changed.

We remain at your disposal  
For and on behalf of HSBC Continental Europe, Greece