

Hellas Direct Customer Account

Terms

1. Scope

The purpose of this document is to set out the terms and conditions which govern the creation, use, and management of a Hellas Direct Customer Account. Creating a Hellas Direct Customer Account requires full and unreserved acceptance of the stated terms, which apply to the entire content of the account.

The creation, use, and management Hellas Direct Customer Account is governed by the following Terms, the [Privacy Policy](#) and additional legal documentation, as might be amended from time to time.

The present Terms apply whenever a user creates or uses an account through any Hellas Direct customer channel, including but not limited to the mobile application (Superapp) and the Marketplace.

2. Account Creation and Access

Certain products and/or services available through Hellas Direct website require the use of a Hellas Direct Customer Account. Users may create and use such a Hellas Direct Customer Account across different customer channels within the group.

The Hellas Direct Customer Account is managed centrally at group-level and is not limited to a specific channel, product or service.

Users must provide accurate, correct, complete and up-to-date information when creating the account and shall also ensure that such information is duly updated, as deemed required.

The information provided to Hellas Direct by users when signing up - insofar as it does not concern Hellas Direct itself – is accepted on an as is basis. Hellas Direct does not carry out any evaluation and/or assessment of the information provided, and does not accept, adopt, or approve of it in any way; the provision of this information by users cannot in any circumstances be regarded as the offering of advice or recommendations, nor should it be interpreted as an offer, a proposal, or the acceptance of a proposal for the concluding of any contract, agreement, or transaction with Hellas Direct or with any third party. Users bear the sole responsibility for the accuracy, correctness, completion and validity of the information provided.

If users provide Hellas Direct inaccurate, incomplete or false information, Hellas Direct reserves the right to cancel and/or terminate the use of its products and/or services and/or the user's contract (if any) with Hellas Direct.

3. Use Across Hellas Direct's Products and/or Services

A single account may be used to access multiple services provided by different legal entities within the Hellas Direct group.

Creating a Hellas Direct Customer Account enables the user to have access across multiple services offered by the group (e.g. Insurance, Superapp, Marketplace services and/or other ancillary services).

Each product and/or service is provided by the relevant legal entity and is subject to its own terms and conditions. For certain product(s) and/or service(s) users may be required to accept additional terms and conditions which will govern those product(s) and/or service(s), as well as processing of their personal data by the respective entity, as described in the applicable Privacy Policy. Hellas Direct will inform users which company is responsible for the processing of their personal data based on the product and/or service chosen.

The existence or use of a Hellas Direct Customer Account does not in itself constitute the conclusion of any contract for insurance, or any other product or service.

4. Authentication and Access

Access to products and/or services through the Hellas Direct Customer Account is enabled via secure authentication mechanisms.

Different products and/or services may have access to and process account-related information only to the extent necessary required for their operation and in accordance with the applicable Privacy Policy and relevant legal basis.

5. Security and User Responsibilities

Users are responsible for:

- Providing accurate, correct, complete and up-to-date information;
- Maintaining the confidentiality of their login credentials;
- All activities carried out and/or contracts concluded through their Account.

Users must notify Hellas Direct without undue delay in case of suspected unauthorized access.

Hellas Direct shall not be liable for losses resulting from any unauthorized use of the Hellas Direct Customer Account due to the user's inappropriate use and/or the user's failure to safeguard their credentials.

6. Account Availability and Restrictions

Hellas Direct may suspend and/or restrict access to the Hellas Direct Customer Account:

- In cases of misuse, (potential) fraud, and/or breach of applicable terms;
- Where required by legal or regulatory obligations;
- For security and/or operational reasons,

In such case Hellas Direct will notify users via email, before, or as soon as possible after. The notification will also include reasons for this decision, unless Hellas Direct is legally prevented from doing so and/or if doing so could cause a detriment to the user's and/or Hellas Direct's security and legitimate interests.

7. Account and Service Independence

The Hellas Direct Customer Account is an access mechanism and is independent from any specific product and/or service.

Contracts for insurance and/or any other services are concluded separately between the user and the relevant entity and are governed by their specific terms and additional legal documentation.

8. Protection of Personal Data

The processing of personal data in connection with Hellas Direct Customer Account and the products and/or services accessed through it is governed by Hellas Direct's applicable Privacy Policy, as might be amended from time to time.

Personal Data may be shared between entities within the Hellas Direct Group insofar as this is necessary for the provision of products and/or services and in accordance with applicable data protection laws. It is noted that, personal data remains separated between different group companies, unless required by law and/or otherwise permitted. Intra-group policies and agreements are maintained to ensure the integrity, lawfulness and protection of the user's personal data.

9. Account Additional Features (Profiling)

Based on the users' preferences (i.e. user's opt-in to marketing, profiling and cookie preferences) and the products and/or services the users link to their Hellas Direct Customer Account, certain personal data may be processed.

With the users' explicit consent, personal data may be used to inform them about Hellas Direct products and/or services and/or relevant offers. For this purposes, personal data provided by users and/or collected and/or inferred from the use of Hellas Direct's products and/or services linked to the account (e.g. information on user's insurance policy transactions) may be processed. Also, with the users' explicit consent, Hellas Direct will review and/or analyse these data in order to form a view of what the users may need and/or tailor the content provided to them (targeted marketing information on products and/or services based on the user's personal aspects). Hellas Direct can only proceed with such processing to promote its products and/or services with the user's explicit consent and/or in certain cases, based on legitimate interests.

Users have the right to object and/or withdraw consent to this processing of their personal data for marketing purposes, including profiling, at any time.

Once users opt-in/enable this feature, further processing between different entities may take place, in order to properly calculate and assign any Hellas Direct membership points, rewards and benefits to users, based on their active products and/or services.

10. Amendment of Terms of Use

Hellas Direct reserves the right to amend these terms of use and Hellas Direct Customer Account content at any time, without prior notice to users. Users are required to check for any changes – proceeding with use of their Hellas Direct Customer Account implies acceptance of any modifications. In case of substantial

changes to the present Terms, Hellas Direct will notify users via email and provide them with the opportunity to review and accept the amended terms and/or reject the terms and delete their Hellas Direct Customer Account.

Need more information?

For any additional information, please contact Hellas Direct at help@hellasdirect.gr. Alternative, call us at 212 222 9999.

In order to exercise any of your GDPR rights, you must send us your request by email at dpo@hellasdirect.gr or by calling us at [212 222 9999](tel:2122229999) or by filling in the [GDPR Request](#) Form.