

Αριθμ. Πρωτ. ΑΝΑΦΟΡΩΝ: 903
Ημερομ. Κατάθεσης: 18/12/2025



ΑΝΑΦΟΡΑ

Αθήνα, 15/12/2025

Της: Αθανασίου Μαρίας, Βουλευτού Β΄2 Δυτικού Τομέα Αθηνών

ΠΡΟΣ: Τον κ. Υπουργό Εθνικής Οικονομίας και Οικονομικών
Τον κ. Υπουργό Ανάπτυξης
Τον κ. Υπουργό Δικαιοσύνης

ΘΕΜΑ: «Αίτημα για λήψη των απαραίτητων πολιτικών πρωτοβουλιών προκειμένου να διαγραφεί το ονοματεπώνυμο πολίτη από τις λίστες υπερήμερων οφειλετών που τηρεί και ανακοινώνει σε προβλεπόμενους από το νόμο αιτούντες η ΤΕΙΡΕΣΙΑΣ Α.Ε., δεδομένου ότι πληρούνται όλες οι κατά νόμο προϋποθέσεις για το μη χαρακτηρισμό του ανωτέρω ως πτωχευμένου»

Κύριοι Υπουργοί,

Συμπολίτης μας ζήτησε την υποστήριξη και την υπέρ του παρέμβασή μας ενώπιόν σας, προκειμένου να επιλυθεί αδιέξοδος που αντιμετωπίζει με μια καταχρηστική, κατά τη γνώμη του, διατήρηση καταγραφής που τον χαρακτηρίζει ως υπερήμερο οφειλέτη στην ΤΕΙΡΕΣΙΑΣ Α.Ε., παρά το ότι έχει εκπληρώσει τις προϋποθέσεις που όφειλε να προκαλέσουν τη διαγραφή του από τον σχετικό κατάλογο υπερήμερων οφειλετών που τηρεί ο εν λόγω φορέας. Όπως μας ανέφερε ο ως άνω, ήταν δραστηριοποιούμενος επαγγελματικά μέσω μιας ατομικής επιχείρησης, η οποία οδηγήθηκε σε πτώχευση το έτος 2002. Ως εκ τούτου, προέκυψαν ανεξόφλητες πιστωτικές κάρτες και δάνεια καταναλωτικά του εν λόγω. Όντας σε κατάσταση χρεωκοπίας και αφού αντιμετώπισε παραπομπές σε δίκες λόγω επίσης ανεξόφλητων επιταγών και γραμματίων, ήδη, από το 2009, ο ως άνω έχει πλέον καταστεί συνταξιούχος με αναπηρική σύνταξη. Το 2013, έχοντας εκπληρώσει τις προβλεπόμενες από το νόμο προϋποθέσεις χρονικών περιθωρίων, διεκπεραίωσε τις νομικές διαδικασίες για τον αποχαρακτηρισμό του ως πτωχού, κατόπιν δικαστικής διαδικασίας, κανονικά. Όμως, παρατήρησε ο εν λόγω ότι, ως την ημ/νία υπογραφής της παρούσας, εξακολουθεί να είναι ενταγμένος στις σχετικές λίστες της ΤΕΙΡΕΣΙΑΣ Α.Ε., παρά το ότι έχουν παρέλθει πλέον των είκοσι ετών από την κήρυξή του σε πτώχευση. Ο εν λόγω, έχοντας θέσει ενώπιόν μας στοιχεία της αλληλογραφίας του με την ΤΕΙΡΕΣΙΑΣ Α.Ε., καθώς και δηλωτικά απογραφής του εν λόγω φορέα που αφορούν στα υπερήμερα δάνειά του, διαμαρτύρεται για την καταχρηστική συνέχιση της παραμονής του στις σχετικές λίστες της ΤΕΙΡΕΣΙΑΣ Α.Ε., πλέον του προβλεπόμενου από τη Δικαιοσύνη χρονικού διαστήματος, κατά το οποίο αναγνωρίζεται η κατάσταση της πτώχευσης, όπως την ορίζει ο Αστικός Κώδικας.

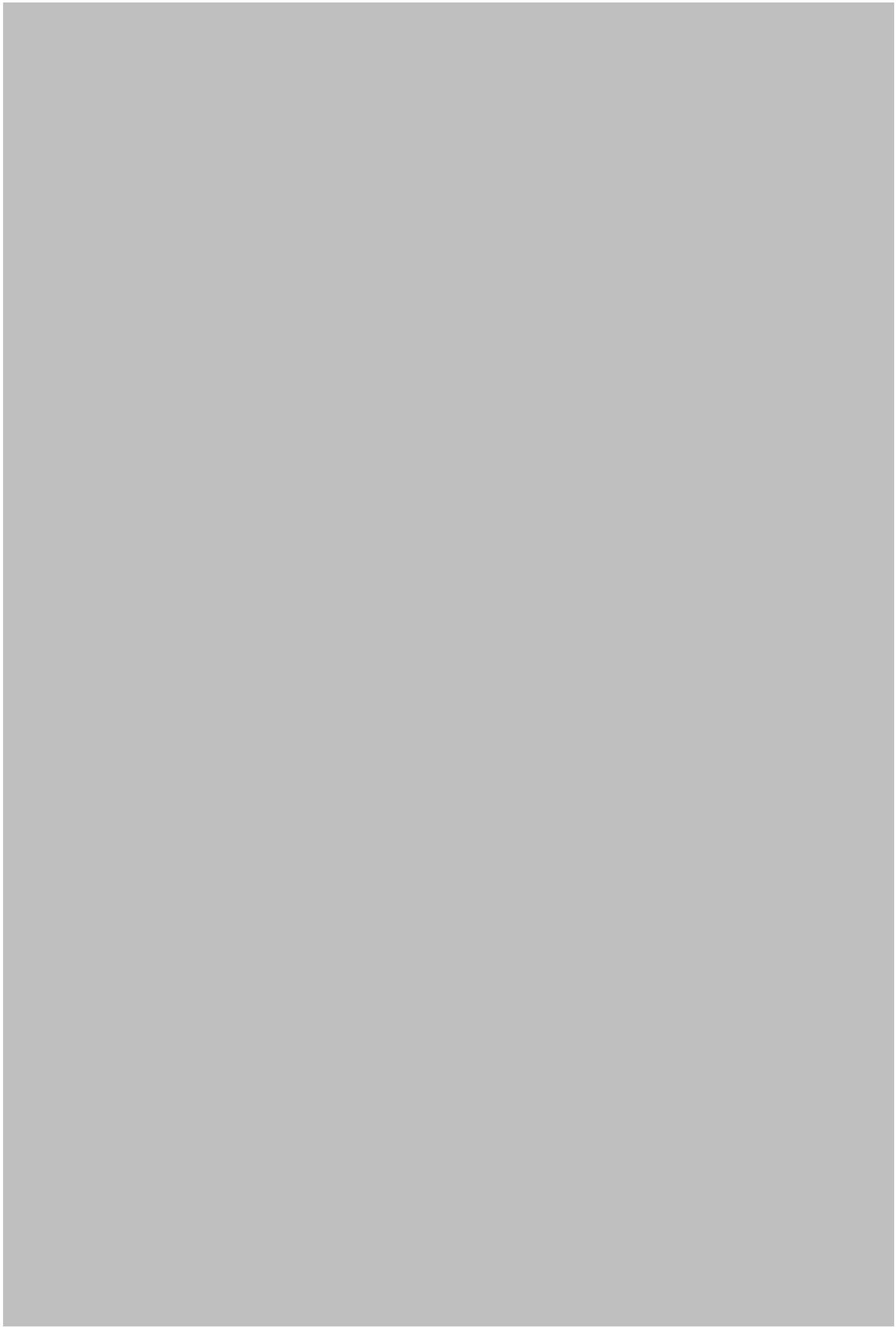
Εκ του τελευταίου, είναι προφανές ότι, δεν νομιμοποιείται κανένα νομικό πρόσωπο όπως η ΤΕΙΡΕΣΙΑΣ Α.Ε. να αίρει την άσκηση των δικαιωμάτων που παρέχει ο νόμος σε οποιονδήποτε πολίτη. Αναρωτιέται, λοιπόν, ο εν λόγω συμπολίτης μας αλλά και εμείς, κατά συνέπεια, για το αν (στα πλαίσια της λειτουργίας της ελληνικής Πολιτείας, ως κράτους Δικαίου), υπάρχει η πολιτική βούληση να προστατευτεί δια των κατάλληλων παρεμβάσεων στην αρμόδια εποπτεύουσα την ΤΕΙΡΕΣΙΑΣ Α.Ε.. Γιατί κάθε ανοχή στη συνέχιση της καταχρηστικής συμπεριφοράς του εν λόγω φορέα εις βάρος του ανωτέρω θιγόμενου, εμποδίζει τη συμμετοχή του στην κοινωνική και οικονομική ζωή της πατρίδας του, ενώ, έχουν τηρηθεί από μέρος του όλες οι νόμιμες υποχρεώσεις και προϋποθέσεις για τον αποχαρακτηρισμό του ως πτωχού.

Κατόπιν επικοινωνίας του μαζί μας, ο ανωτέρω θιγόμενος από τις ενέργειες της ΤΕΙΡΕΣΙΑΣ Α.Ε. μας ζήτησε να διαμεσολαβήσουμε ενώπιόν σας, διαβιβάζοντας προς το μέρος σας το αίτημα για λήψη των απαραίτητων πολιτικών πρωτοβουλιών και για τη διενέργεια των αναγκαίων παρεμβάσεων, προκειμένου να διαγραφεί το ονοματεπώνυμό του και κάθε σχετικό προσωπικό του στοιχείο από τις λίστες υπερήμερων οφειλετών που τηρεί και ανακοινώνει σε προβλεπόμενους από το νόμο αιτούντες η ΤΕΙΡΕΣΙΑΣ Α.Ε., δεδομένου ότι πληρούνται όλες οι κατά νόμο προϋποθέσεις για το μη χαρακτηρισμό του ανωτέρω πολίτη, ως πτωχευμένου. Με δεδομένα όλα τα παραπάνω και αφού λάβετε υπόψη τα επισυναπτόμενα έγγραφα της ΤΕΙΡΕΣΙΑΣ Α.Ε. που αφορούν στην καταχρηστική συμπερίληψη του ανωτέρω πολίτη στις λίστες υπερήμερων οφειλετών που τηρεί και ανακοινώνει η ΤΕΙΡΕΣΙΑΣ Α.Ε., σας παρακαλώ, να τα εξετάσετε και να αποφανθείτε σχετικά .

Η Αναφέρουσα Βουλευτής

Αθανασίου Μαρία

Επισυνάπτεται: Στοιχεία αλληλογραφίας του ανωτέρω θιγόμενου πολίτη με την ΤΕΙΡΕΣΙΑΣ Α.Ε. & σχετικά απογραφικά δελτία της τελευταίας που αφορούν σε δάνειά του



The first part of the paper discusses the importance of the research and the objectives of the study. It then proceeds to a literature review, followed by a description of the methodology used. The results of the study are presented in the next section, followed by a discussion of the findings and their implications. The paper concludes with a summary of the main points and a list of references.

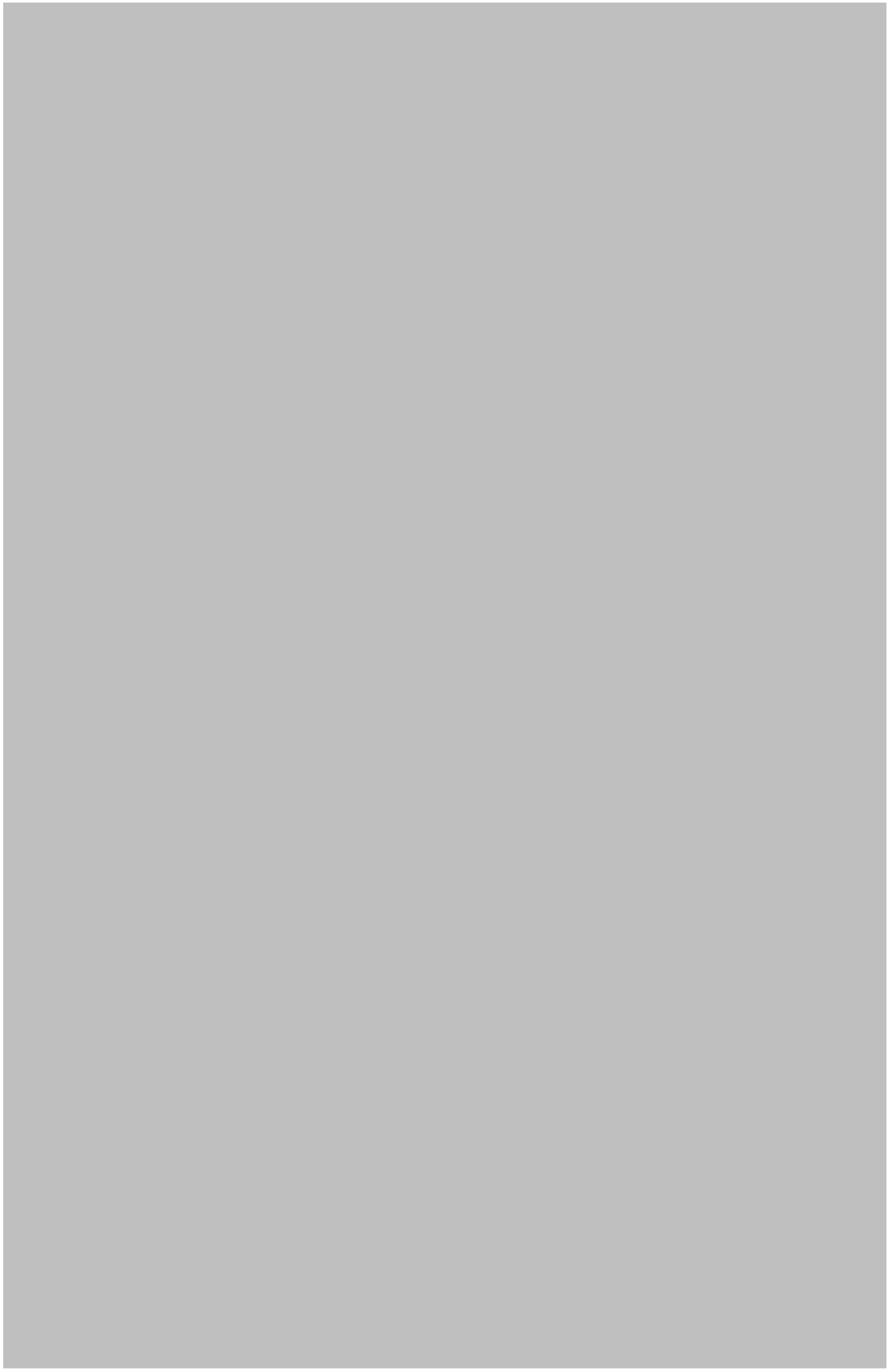
The research was conducted in a systematic and rigorous manner, following the principles of good research practice. The data were collected from a representative sample of the population, and the results were analyzed using appropriate statistical methods. The findings of the study are consistent with the previous research, and they have important implications for the field.

The study was funded by the National Science Foundation, and the results will be made available to the public. The authors would like to thank the reviewers for their helpful comments and suggestions.

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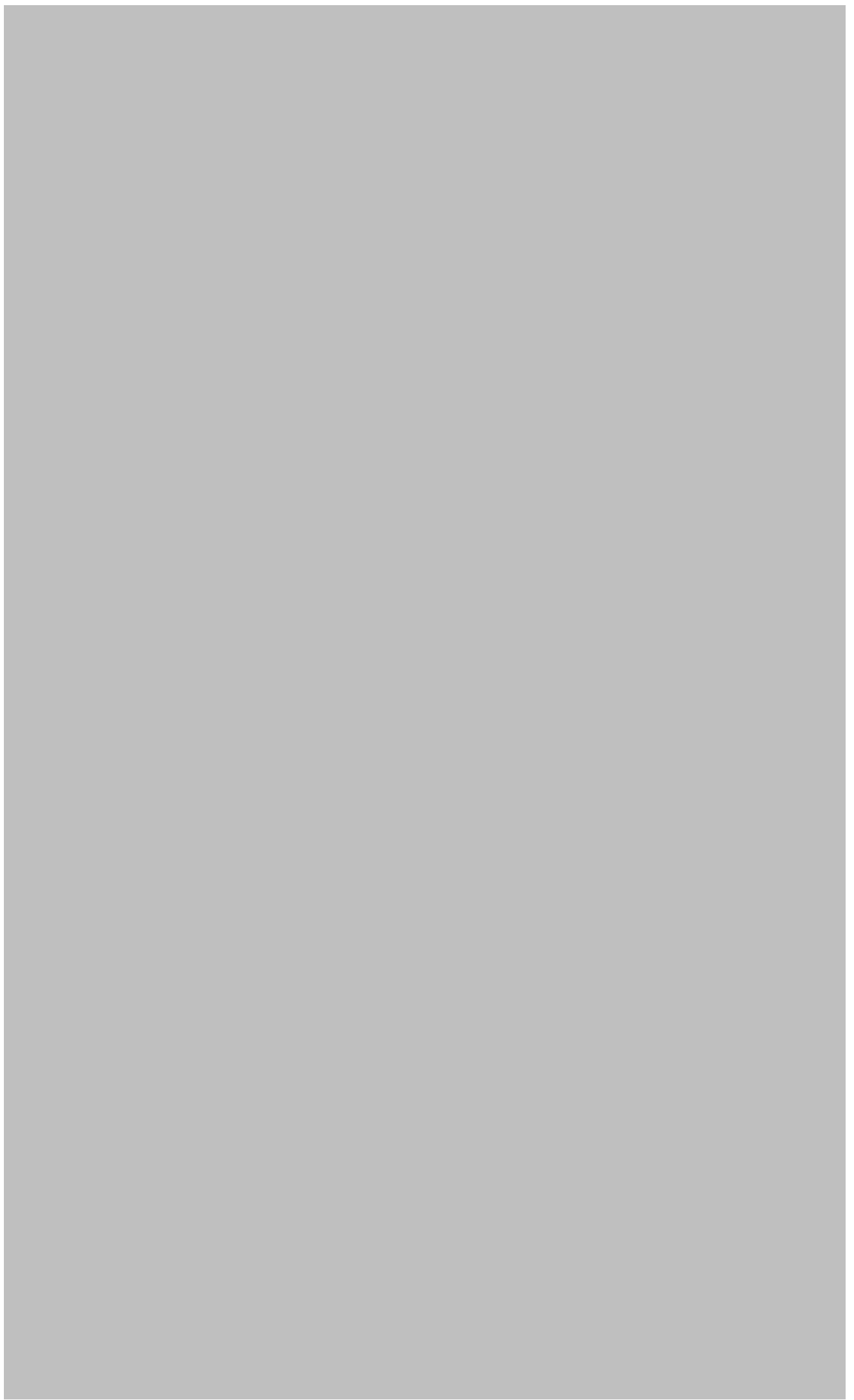
The research was conducted in a systematic and rigorous manner, following the principles of good research practice. The data collected was analyzed using appropriate statistical methods, and the results were presented in a clear and concise manner. The findings of the study are discussed in detail, and their implications for practice and policy are explored. The paper is well-structured and easy to read, and it provides a valuable contribution to the field of research.

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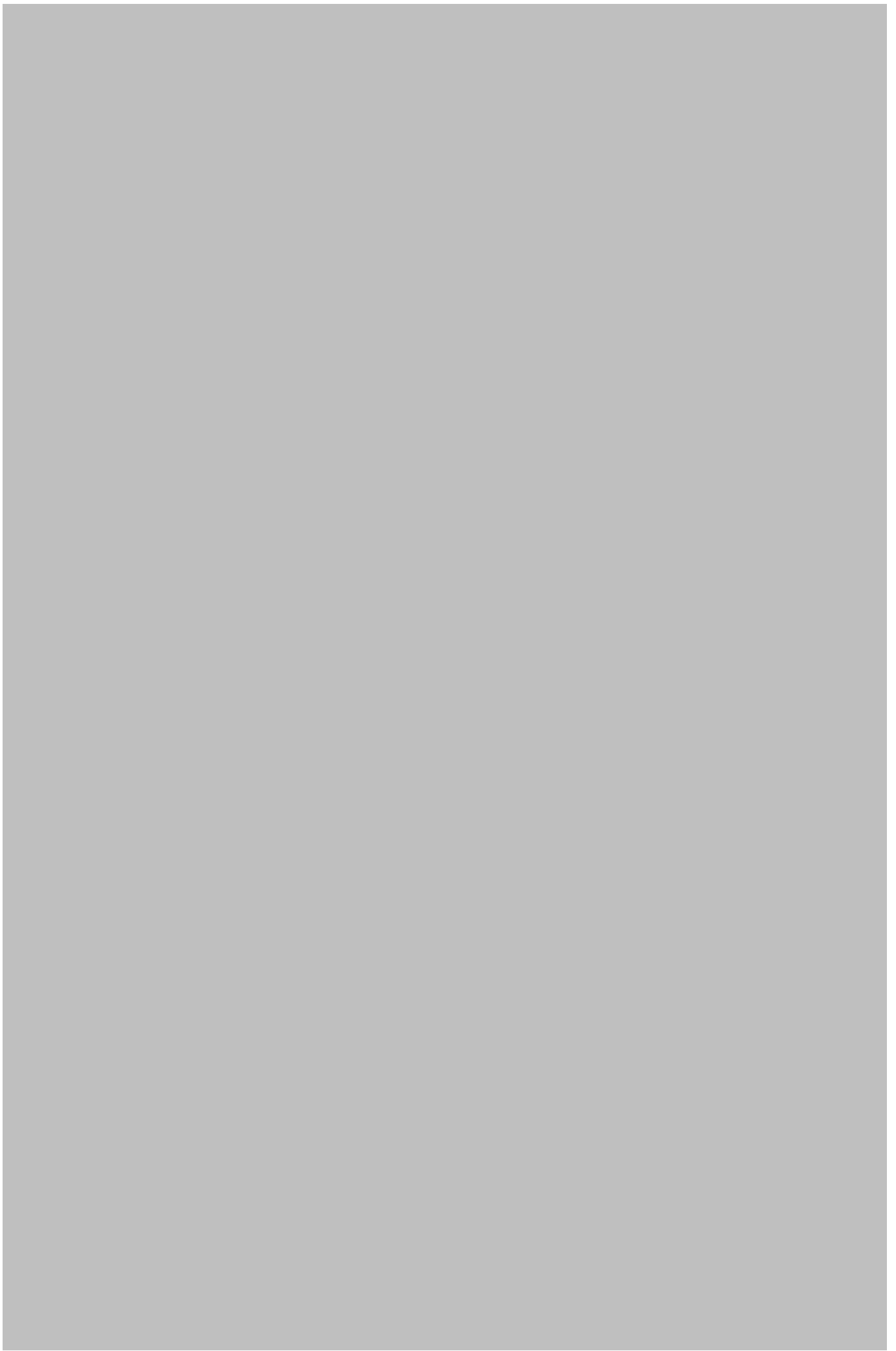


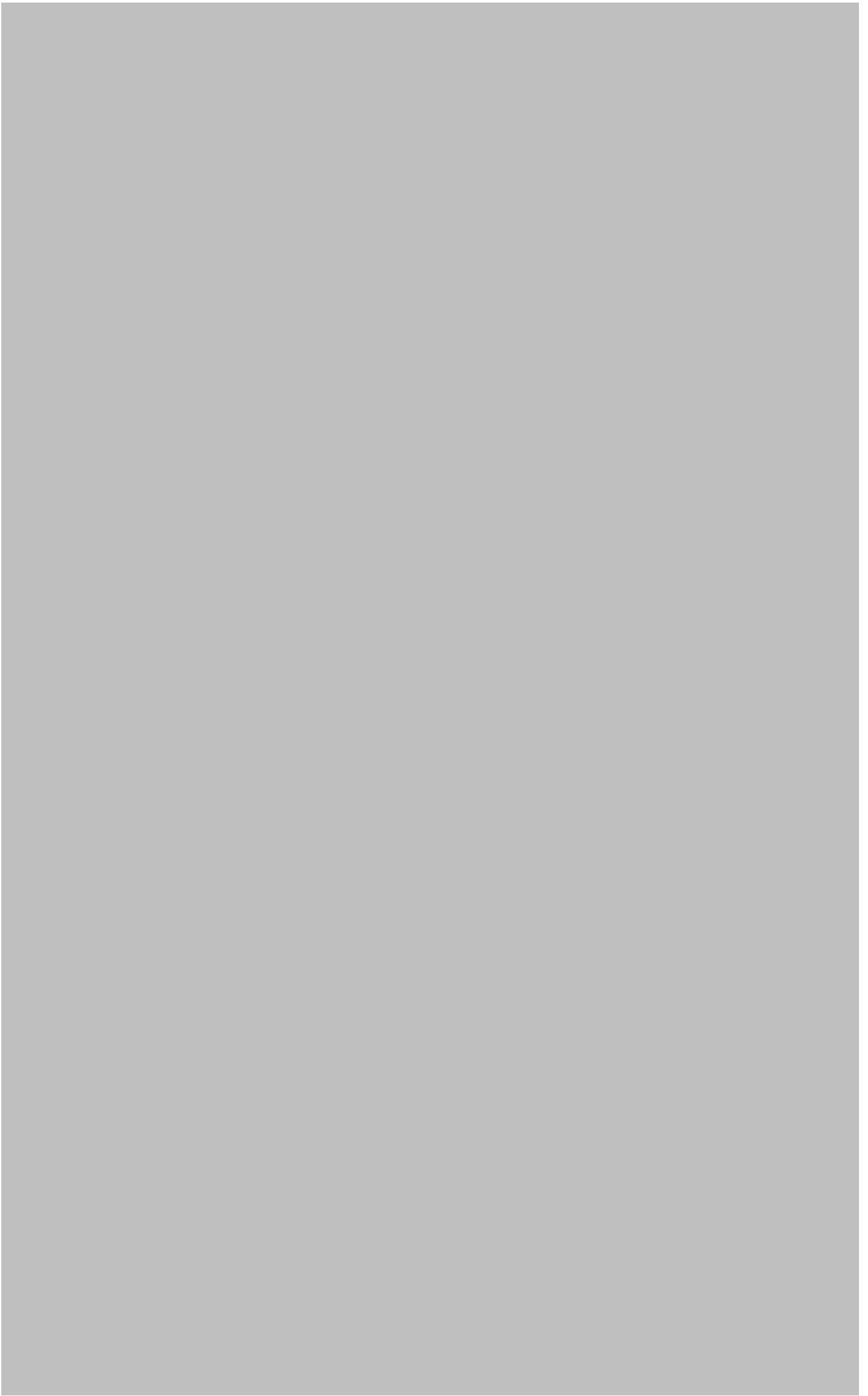














the 1990s, the number of people in the world who are under 15 years of age has increased by 1.2 billion, from 1.1 billion in 1980 to 2.3 billion in 1999. The number of people aged 15 years and over has increased by 1.1 billion, from 1.1 billion in 1980 to 2.2 billion in 1999.

There are a number of reasons why the world population is growing so rapidly. One of the main reasons is that the number of children born to each woman has increased. In 1980, the average woman in the world had 2.5 children. In 1999, the average woman in the world had 2.7 children.

Another reason why the world population is growing so rapidly is that the number of people who are surviving to old age has increased. In 1980, the average person in the world lived for 55 years. In 1999, the average person in the world lived for 65 years.

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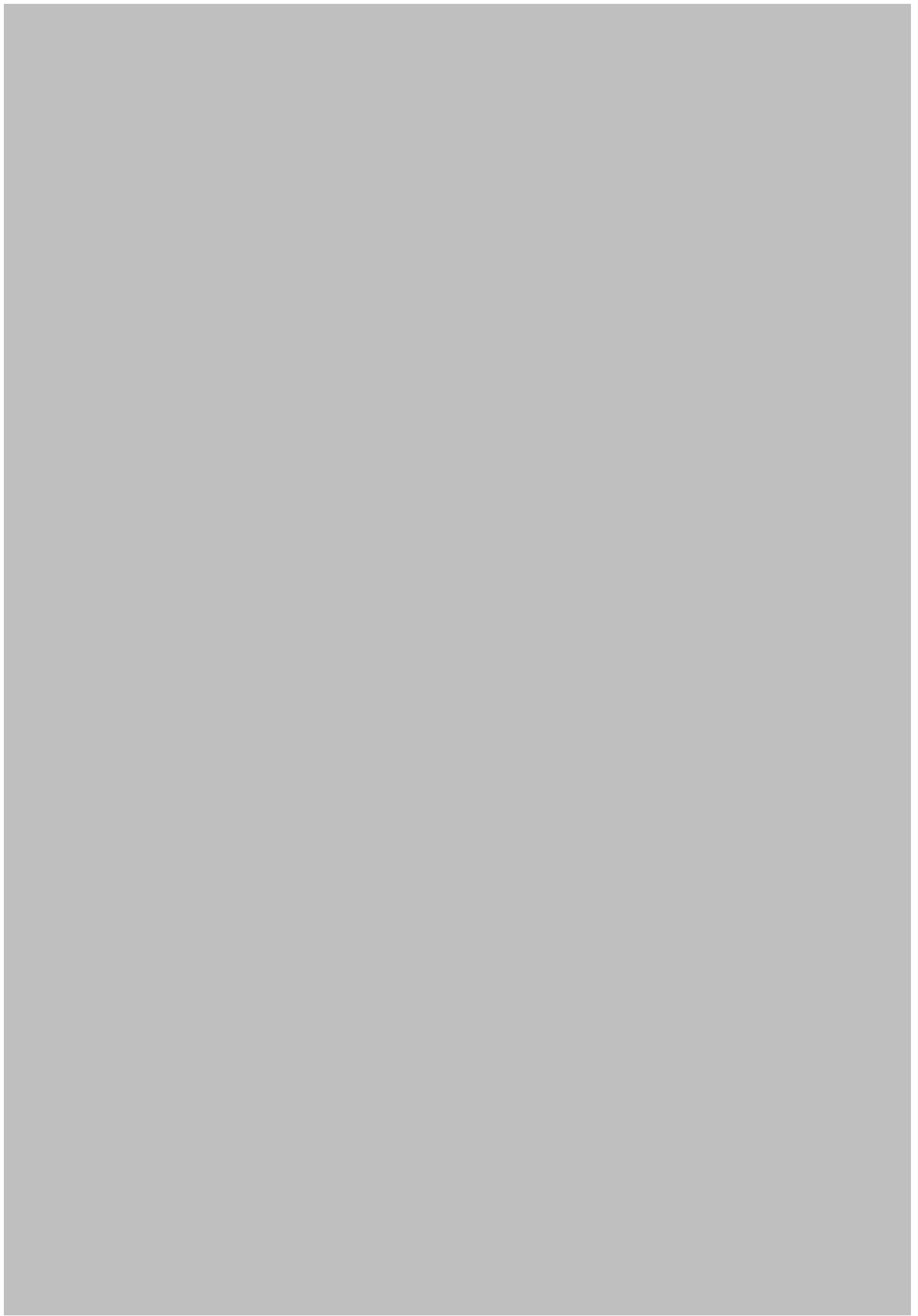
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The first part of the paper discusses the importance of understanding the cultural context of the research. It highlights the need for researchers to be sensitive to the values and beliefs of the communities they are studying. This is particularly important in the field of education, where cultural differences can significantly impact learning outcomes. The paper then moves on to discuss the challenges of conducting research in culturally diverse settings. It notes that researchers often face difficulties in finding appropriate research methods and in interpreting the data they collect. To address these challenges, the paper suggests that researchers should adopt a more flexible and open-minded approach to their research. This involves being willing to learn from the community and to adapt their research methods as needed. The paper also emphasizes the importance of building trust and rapport with the community. This is essential for ensuring that the research is conducted in a respectful and ethical manner. Finally, the paper concludes by noting that while there are many challenges to conducting research in culturally diverse settings, it is also an opportunity to gain valuable insights into the lives of people from different cultures. By taking the time to understand the cultural context of the research, researchers can ensure that their findings are both accurate and meaningful.



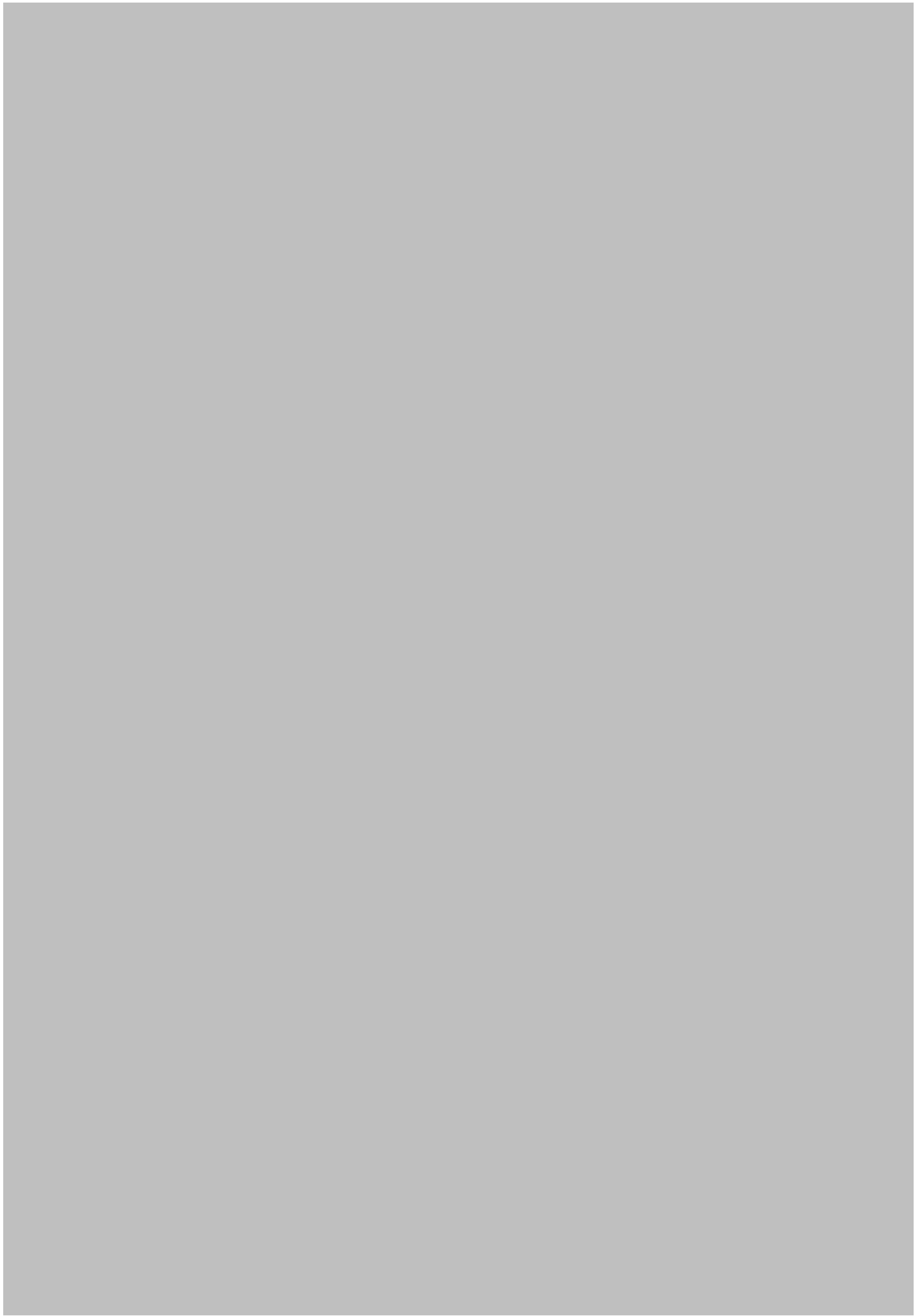
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The study was conducted in a laboratory setting, and the data were collected using a series of questionnaires and interviews. The results of the study show that there is a significant relationship between the variables being studied. The findings suggest that the research has important implications for the field of study.

The research was conducted over a period of six months, and the data were analyzed using statistical software. The results of the study are presented in a series of tables and figures. The conclusion of the study is that the research has provided valuable insights into the topic and has identified areas for further research.

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The first part of the paper discusses the importance of understanding the cultural context of the research. It highlights how cultural differences can influence the interpretation of data and the design of the study. The second part of the paper focuses on the methodology used in the research. It describes the sampling process and the data collection methods. The third part of the paper presents the results of the study. It includes a table showing the distribution of responses across different categories. The final part of the paper discusses the implications of the findings and suggests areas for future research.

The first part of the paper discusses the importance of understanding the cultural context of the research. It highlights how cultural differences can influence the interpretation of data and the design of the study. The author argues that researchers must be sensitive to these differences and adapt their methods accordingly. This is particularly true in cross-cultural research, where the researcher is often working in a foreign environment. The paper then moves on to discuss the challenges of conducting research in a non-Western context. It notes that many of the assumptions and methods developed in Western countries may not be applicable in other cultures. For example, the use of individualistic measures may not be appropriate in collectivist societies. The author suggests that researchers should seek to understand the local culture and develop methods that are appropriate for that context. This may involve using qualitative methods, such as interviews and focus groups, to gain a deeper understanding of the local culture. The paper also discusses the importance of building relationships with the local community. It argues that researchers should not see themselves as outsiders, but rather as members of the community. This can help to build trust and ensure that the research is conducted in a respectful and ethical manner. Finally, the paper discusses the importance of sharing the results of the research with the local community. It argues that researchers have a responsibility to share their findings with the people who have helped them to conduct the research. This can help to improve the lives of the community and ensure that the research is useful.

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The study was conducted using a quantitative research design. Data was collected from a sample of 100 participants using a survey questionnaire. The data was then analyzed using statistical software to determine the relationships between the variables of interest.

The results of the study indicate that there is a significant positive relationship between the variables of interest. This finding is consistent with the previous research in the field. The implications of these findings suggest that the variables of interest are important factors in the study of the topic.

In conclusion, the study has shown that the variables of interest are important factors in the study of the topic. The findings of the study have implications for future research in the field.



**Η ανάρτηση των σελίδων στον επίσημο ιστότοπο της
Βουλής των Ελλήνων δεν είναι δυνατή για λόγους
προστασίας των δεδομένων προσωπικού χαρακτήρα
που περιέχονται σε αυτή.**