

## Can we improve our service?

Citi International Personal Bank is committed to communicating openly and honestly with all our clients. This includes making it easier for you to share the parts of your Citi International Personal Bank experience that did not meet your expectations. We aim to achieve high standards in the service we provide and we want you to be completely satisfied with your relationship with us.

If you would like to make a complaint about a Citi International Personal Bank product and/or service please follow the steps below to help us resolve your complaint. This feedback is valuable to us to improve the services we offer you.

### How to contact us

You have two easy ways to communicate your complaints and suggestions to us:

#### *Talk to us*

In the first instance please allow your Relationship Manager the opportunity to assist you with the concerns you may have, alternatively you can contact our Service Quality Department on +44 (0) 20 9865 5588, Monday to Friday 9am to 5pm GMT.

#### *Write to us*

If you prefer to put your complaint in writing, you can send a letter to the address below:

Citi International Personal Bank  
Attn: Service Quality Department  
Level 19, Citigroup Centre  
25 Canada Square  
London E14 5LB  
United Kingdom

You can also send our Service Quality Department a fax on +44 (0) 20 3364 2801.

### What happens next?

- We will acknowledge your complaint promptly, but no later than five business days from the date we have received your complaint.
- We aim to resolve the majority of complaints within five business days. We will send you a final response letter that will outline how we have corrected the matter.
- However, if we are unable to correct the matter within five business days, the written acknowledgement will confirm that we are in the process of investigating the complaint.
- We will keep you informed of the status of our investigation and if we are unable to resolve your complaint within four weeks we will write to you to explain why we are not in a position to do this. We will also give you an indication of how long we expect the process to take.
- After eight weeks, we will send you either a final response in which we will tell you whether or not we have upheld your complaint, the details of any redress we propose to offer you and the reasoning behind our decision; or an explanation as to why we have been unable to complete our investigations together with an indication as to when we expect to give you a final response.
- If you are unhappy with our final response, or if we have been unable to provide you with one after eight weeks, you may seek the assistance of The Financial Ombudsman Service, whose details are set out below:

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR  
United Kingdom  
Tel: +44 (0) 20 7964 1000  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

