

---

# 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 if you have a Relationship Manager please contact them to assist you with any concerns you may have. Alternatively, if you do not have a Relationship Manager you may contact Citiphone on 0800 00 55 00 / 0800 00 56 00 or if calling from abroad +44 207 500 5500 / +44 207 500 5600 from 8am – 8pm (GMT/BST) every day.

### Write to us

If you prefer to put your complaint in writing, you can email us at [customercareunit@citi.com](mailto:customercareunit@citi.com)

You can also send letter to the address below:

Complaints Officer  
Citi International Personal Bank  
Level 10, Citigroup Centre 1  
33 Canada Square  
London E14 5LB  
United Kingdom

## 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 will aim to resolve your complaint as quickly as possible and in line with the following regulatory time limits:
  - For a payment related complaint, we will aim to issue you with a final response within 15 calendar days. In exceptional circumstances, where we cannot issue you with a final response within 15 calendar days, we may extend this period to 35 calendar days and we will contact you to explain where this may be the case.
  - For a non-payment related complaint, we will aim to issue you with a final response within 56 calendar days.
  - Where your complaint is part payment related and part non-payment related, whilst we will look to deal with all aspects of your complaint together, we will issue you a final response in accordance with the time-frames outlined above.
- The final response letter 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.
- If you are unhappy with our final response, or if we have been unable to provide you with one within the regulatory time limits stated above, you may seek the assistance of the Financial Ombudsman Service, whose details are set out below:
  - Referrals to the Ombudsman must be done within six months of us sending you our final response regarding your complaint.

The Financial Ombudsman Service  
Exchange Tower, London E14 9SR  
United Kingdom  
Tel: +44 207 964 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)

Citibank UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our firm's Financial Services Register number is 805574. Citibank UK Limited is a company limited by shares registered in England and Wales with registered address at Citigroup Centre, Canada Square, Canary Wharf, London E14 5LB, Companies House Registration No. 11283101. © All rights reserved Citibank UK Limited 2023. CITI®, CITI and Arc Design® are registered service marks of Citigroup Inc. Calls may be monitored or recorded for training and service quality purposes. 1873 C 1823