

# 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 a letter to the address below:

Complaints Officer  
Citibank N.A., Jersey Branch  
PO Box 104  
38 Esplanade St Helier  
Jersey JE4 8QB  
Channel Islands

Alternatively you can send us a secure message by signing on to Citi Online at [www.ipb.citibank.co.uk](http://www.ipb.citibank.co.uk) via the Service Centre section and select 'Send a message'.

## 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 within the timelines stated above, you may seek the assistance of the Channel Islands Financial Ombudsman (CIFO) whose contact details are set out below.

You must contact CIFO about your complaint within six (6) months of the date of your final response letter. If you contact CIFO at a later date, they may not be able to review your complaint. You must also contact CIFO within 6 years of the event complained about or (if later) 2 years of when you could reasonably have been expected to become aware that you had a reason to complain.

Channel Islands Financial Ombudsman  
PO Box 114, Jersey JE4 9QG, Channel Islands  
Tel: +44 1534 748610  
Email: [enquiries@ci-fo.org](mailto:enquiries@ci-fo.org)  
[www.ci-fo.org](http://www.ci-fo.org)

- **If your complaint is in respect of "Specified Services"** you may also seek the assistance of the UK Financial Ombudsman Service (FOS). "Specified Services" means the investment services which may be provided to you by Citibank N.A., London Branch. See Jersey 'Important information about our services' document for further information. Referrals to the UK FOS must be done within six (6) months of us sending you our final response regarding your complaint.
- If you contact the UK FOS at a later date, it may not be able to review your complaint. You must also contact the UK FOS within 6 years of the event complained about or (if later) 3 years of when you could reasonably have been expected to become aware that you had a reason to complain.

Contact details for the UK Ombudsman are:

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)