

# Financial Services Guide

1 June 2022



This Financial Services Guide (FSG), and other disclosure documents (described on page 6 of this FSG) that we may give you, are important documents. These documents are all written in English. You need to ensure that you read and understand these documents before you make an investment decision. If you are unable to read English you should get help from an independent translator to interpret this material.

### **中文简体 - Simplified Chinese**

本《金融服务指南》(Financial Services Guide, 简称FSG)及我们可能向您提供的其他披露文件(详见FSG第 6 页内容)都是重要文件; 这些文件全部用英语写成。作出投资决定前, 请一定阅读并明了这些文件内容。如果看不懂英语, 请向独立翻译人员求助, 由其帮助您理解本材料。

### **中文繁體 - Traditional Chinese**

本《金融服務指南》(Financial Services Guide, 簡稱FSG)及我們可能向您提供的其他披露檔(詳見FSG第 6 頁內容)都是重要文件; 這些文件皆用英語寫成。作出投資決定前, 請一定閱讀並明瞭這些文件的內容。如果看不懂英語, 請向獨立翻譯人員求助, 由其幫助您理解本材料。

### **한국어 - Korean**

귀하에게 제공되는 이 금융서비스 안내서 (Financial Services Guide, FSG)와 기타 공시 문서 (본 FSG의 6 쪽에 명시됨)는 중요한 문서들입니다. 이들 문서는 모두 영어로 되어 있습니다. 투자 결정을 하시기 이전에 이들 문서들을 읽고 이해하셔야 합니다. 영어를 이해하실 수 없을 경우, 이 자료를 해석할 독립된 번역사로부터 도움을 받아야 합니다.

### **Bahasa Malaysia - Malaysian**

Panduan Perkhidmatan Kewangan (Financial Services Guide - FSG) ini, dan dokumen pendedahan lain (yang diterangkan pada halaman 6 dalam FSG ini) yang mungkin kami berikan kepada anda, adalah dokumen penting. Semua dokumen ini ditulis dalam bahasa Inggeris. Anda hendaklah memastikan bahawa anda membaca dan memahami semua dokumen ini sebelum membuat keputusan pelaburan. Jika anda tidak dapat membaca dokumen dalam bahasa Inggeris, anda perlu mencari bantuan seorang penterjemah bebas untuk menterjemahkan dokumen-dokumen ini.

### **Bahasa Indonesia - Indonesian**

Panduan Pelayanan Keuangan (Financial Services Guide - FSG) ini, dan dokumen-dokumen pengungkapan lainnya (yang diuraikan dalam halaman 6 dari FSG ini) yang mungkin kami berikan kepada anda, adalah dokumen-dokumen penting. Semua dokumen ini tertulis dalam bahasa Inggris. Anda perlu memastikan bahwa anda membaca dan memahami dokumen-dokumen ini sebelum anda membuat keputusan berinvestasi. Jika anda tidak dapat membaca dokumen dalam bahasa Inggris, sebaiknya anda meminta bantuan seorang penerjemah independen untuk menerjemahkan dokumen-dokumen ini.

### **日本語 - Japanese**

当金融サービスガイド [Financial Services Guide (FSG)] および私どもがお渡しする可能性のある、その他の開示文書(当 FSG の 6 ページおよび 7 ページに説明)は、重要書類です。これらの文書は全て英文です。あなた様が投資の意思決定をされる前に、これらの文書をお読みになり、内容を理解された事を確認する必要があります。もし英文をお読みになることが困難な場合には、この資料の内容を把握するために、独立した翻訳者の手助けをご依頼なさいますようお願いいたします。

## **What is a Financial Services Guide?**

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of the financial services offered by Citigroup Pty Limited ABN 88 004 325 080 AFSL No. 238098 (Citi).

Citi holds an Australian financial services licence (AFSL) issued by the Australian Securities and Investments Commission (ASIC).

This FSG outlines the types of financial services that Citi provides, and indicates how you can receive general advice from a Citi representative, the remuneration that may be paid to your Citi representative and other relevant entities in relation to the services offered and how complaints are dealt with.

## **Who is Citi?**

Citigroup Pty Limited ABN 88 004 325 080 (Citi) is a part of Citigroup Inc., one of the world's largest and best-known global financial service companies, operating in over 100 countries.

Citi is responsible for the provision of the financial services described in this FSG.

## **How you can contact us**

You can contact Citi by:

- **Visiting our website [citibank.com.au](http://citibank.com.au) and selecting 'Contact Us' from the top of the homepage**

- Mailing GPO Box 40, Sydney NSW 2001
- Calling Customer Service Centre 13 24 84 (within Australia) or + 61 2 8225 0615 (from overseas)

## **What financial products and services do we offer to retail clients?**

Citi is able to provide services in relation to a range of financial products and solutions, ranging from investments to foreign exchange.

Depending on factors including the financial service or product sought by or provided to you, Citi may provide you with one of or a combination of factual information and/or general financial product advice (general advice).

Citi is licensed, among other things, to provide retail clients with general financial product advice for and to deal in the following products:

- **Deposit and payment products, including at-call accounts and fixed term deposits**
- **Foreign currency accounts and foreign exchange**
- **General and life insurance products**

## **Financial products and services we offer to wholesale clients**

Citi is licensed, among other things, to provide clients in Australia with general financial product advice for and to deal in the following products:

- **Bonds**
- **Derivatives**
- **Securities**
- **Structured investments**

The products and services listed above are only available if you are an eligible wholesale client or professional client as defined by the *Corporations Act 2001*. We will not provide personal financial product advice to you in relation to any financial products.

## **Services not provided by Citi**

- Issue of the financial products referred to in this FSG
- Advice on margin lending
- Discretionary account services (Citi will only act in accordance with your instructions prior to executing a transaction within your account).
- Advice on direct equities
- Ongoing portfolio monitoring

## **How do we provide information and advice?**

Financial product advice (whether general advice or personal advice), compared with factual information, includes an opinion or recommendation. Personal advice involves an opinion or recommendation that takes into account your objectives, financial situation or needs. General advice does not factor in these considerations. Citi does not offer personal advice.

The Citi website and mobile app may contain statements which will provide you with general advice. If a Citi staff member cannot help you they will, where appropriate, refer you to the relevant webpage or to another person who can.

If you wish to acquire a financial product, you may be provided with a Product Disclosure Statement (or terms and conditions). A Product Disclosure Statement (PDS) provides important information about the product, such as its features, benefits, costs and risks, to help you decide whether or not to buy that product. The PDS should be read before deciding whether to utilise the product.

## **Citi's arrangements with NAB**

Citi sold its retail banking and financial services business to National Australia Bank Limited (ABN 12 004 044 937, AFSL 230686) (NAB). Citi has agreed with NAB to provide transitional

services in relation to the transferred business. The transitional services relate to some of the financial services described in this FSG.

Citi does not receive payment, commissions or other benefits from NAB for the financial services Citi provides to you as described in this FSG. We do receive payment from NAB for providing the operational services to NAB for the transferred business such as anti-money laundering screening and monitoring, maintaining the Citi website, and business support. You may request a statement of the particulars of these payments before receiving any financial services as described in this FSG.

## **How will I pay for the services provided by Citi?**

Retail clients will not be required to pay Citi any commissions, fees or charges for the services they receive from Citi. Wholesale clients may pay a fee to Citibank N.A. where it holds bonds or structured investments on their behalf and NAB may collect that fee for Citibank N.A.

Where you acquire a product, you will need to pay for any cost of acquiring a product issued by a third party financial product issuer (the issuer) or a third party distributor.

## **Other information**

### **Associations with product issuers**

When we provide financial services related to financial products, we will be performing some activities for NAB.

NAB will be the issuer of deposit products, payment products, foreign currency accounts and foreign exchange which we may provide financial services in relation to. However, other products such as bonds, insurance products, structured investments, etc. will generally be issued by third parties.

This may include products issued by our related entities, including Citigroup Global Markets Australia Pty Limited ABN 64 003 114 832 AFSL No. 240992, Citigroup Global Markets Holdings Inc and Citigroup Global Markets Funding Luxembourg S.C.A.

NAB may also use the services of our related entities, for example, by appointing Citibank N.A. to provide custodial or depository services to NAB's customers.

### **How can you give us instructions?**

Generally, you may give us instructions by letter or email. We will tell you how instructions may be received and in what manner they may be communicated.

### **Do you receive statements for your investments?**

Typically, the issuer or the custodian of the financial product is responsible for sending you an investment confirmation, distribution notice and/or end of financial year statement.

### **What are Citi's compensation arrangements?**

Citigroup Inc. has provided a guarantee in respect of Citi's liabilities to customers due to breaches by Citi or its current representatives of their relevant obligations under Chapter 7 of the Corporations

Act. The guarantee is approved by ASIC as an alternate compensation arrangement put in place instead of professional indemnity insurance.

The guarantee satisfies the requirements under section 912B of the Corporations Act. The guarantee reduces the risk that Citi cannot pay customer claims because of insufficient financial resources. The guarantee also covers liabilities in relation to the conduct of representatives and/or employees who no longer work for Citi (but who did at the time of the relevant conduct).

### **Purposes for which we collect, use and disclose your personal information**

Citi collects your information for the purposes stated in its Privacy Policy and to exchange with the NAB Group. This includes collecting, using and disclosing your personal information with NAB and NAB's partners to provide you with products and services.

Citi's Privacy Policy contains more information on Citi's arrangements with the NAB Group and how it collects, uses, holds and discloses your personal information.

You can view the Citi Privacy Policy on our website [citibank.com.au/privacy](http://citibank.com.au/privacy) or obtain a copy by calling us on 13 24 84.

### **What should you do if you have a complaint?**

Citi and its representative will endeavour to provide you with quality financial service. We are committed to resolving any complaints you may have and dealing with them as quickly as possible.

If you have a complaint about the service provided to you, please take the following steps:

## Contact our Customer Relations Unit

If you have raised your concern with a Citi representative and the matter has not been resolved to your satisfaction, our Customer Relations Unit can assist.

There are three ways you can lodge your complaint:

- **Online**

Contact us any time at <https://www1.citibank.com.au/our-complaints-process>

- **By telephone**

Call 1300 308 935 or + 61 2 8225 0615 (from overseas) between 8am-8pm Monday to Friday (AEST).

- **In writing**

Mail your written complaint to:  
Citigroup Pty Limited  
Customer Relations Unit  
GPO Box 204, Sydney NSW 2001

Once you have contacted us, we will acknowledge receipt of your complaint and begin the process of investigating and resolving your complaint.

We will try to resolve your complaint quickly and fairly, however some complaints do take more time than others. If we are unable to resolve your complaint within 30 days, we will:

- a) tell you the reasons for the delay;
- b) tell you the date by which you can reasonably expect to hear the outcome of our investigation; and
- c) give you monthly updates on the progress;

- d) tell you about your right to complain to the Australian Financial Complaints Authority (AFCA) if you are dissatisfied; and
- e) provide you with contact details for AFCA (also set out below).

Once we have investigated and determined your complaint, we will write to you to inform you of the outcome of our investigation, the reasons for our decision (unless we decide the complaint wholly in your favour) and of the next steps you can take, including complaining to AFCA (see details below), if you are not happy with our decision.

### **Australian Financial Complaints Authority (AFCA)**

If, despite our best efforts, you feel the dispute resolution process was not fair, or you remain unhappy with the outcome, you can complain to the Australian Financial Complaints Authority (AFCA).

AFCA offers an independent alternative dispute resolution service to customers who have been through the financial institution's internal complaint process.

#### **How to contact AFCA**

Post: GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678 (toll free within Australia)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Website: [www.afca.org.au](http://www.afca.org.au)

# Contact us



**[citibank.com.au/contactus](https://citibank.com.au/contactus)**

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