

Complaint Resolution Policy



INTRODUCTION

At Citi, we pride ourselves on delivering exceptional service and products to our customers; however we recognise that we may sometimes make mistakes or not meet your expectations.

We take customer feedback very seriously, and see complaints as an opportunity to learn how we can do or approach things better. The purpose of this document is to share with you our commitment on resolving such concerns, and to also describe ways in which you can raise your concerns.

In working with you on resolving any concerns raised, we will:

- Treat you with respect;
- Where possible, ensure you only deal with one (1) person throughout the complaint resolution process;
- Endeavour to resolve your complaint within 3 business days;
- Keep you up to date & informed of your case as frequently as possible; and
- Record all details of your case with accuracy.

HOW DO I MAKE A COMPLAINT?

We encourage you to call our Customer Service Officers, who are available 24 hours a day, seven days a week on 13 24 84 (+61 2 8225 0615 if calling from outside Australia) for immediate assistance.

If the Customer Service Officer is unable to resolve the matter for you, you may request to have your complaint escalated to a senior escalation staff member.

WHAT IF MY COMPLAINT IS STILL UNRESOLVED?

If your complaint is still not resolved to your satisfaction, you may request to have your case referred to our Customer Relations Unit.

Our Customer Relations Unit will be responsible for investigating and resolving your complaint. A Case Officer from the

Customer Relations Unit will act on your behalf and will work together with you and management to fully investigate your complaint to identify a fair and equitable resolution for you. The Case Manager will advise you of the steps that will be taken in your complaint, keep you fully informed during the process and indicate when you will receive a response.

The Customer Relations Unit can be contacted in 4 ways:



Phone 1300 308 935 or
+ 61 2 8225 0615
(if outside Australia)



Visit our website at
citibank.com.au/contactus
& click on 'Email Us' and select
'Online Feedback'



Email to:
aust.customeradvocacyunit@citi.com



Mail to:
Citigroup Pty Limited
Customer Relations Unit
GPO Box 204
Sydney NSW 2001

For all written or emailed complaints, we request that you include the following information:

- Your name;
- Your contact details including preferred contact phone number;
- The type of product you hold; and
- Your account details

To expedite the resolution of your complaint, we also suggest you provide the following:

- As much detail as you can regarding your complaint including dates and / or times of key events;
- Any relevant documentation you may have to support your claim/s;
- The names of any persons you have had contact with regarding this matter including relevant dates and times; and
- What you believe to be a fair resolution to the concerns you have raised

In making a decision we will consider the following:

- Applicable legislation;
- industry codes that Citi subscribes to;
- Relevant industry guidelines; and
- What is equitable and reasonable.

We will endeavour to resolve your complaint within 3 business days; however some complaints do take more time than others. If we anticipate that your complaint will take longer than 21 days to resolve, we will contact you within this time to provide you with an update on our progress. Should it take longer than 45 days, we will contact you in writing to provide an explanation of the reason for the delay.

WHAT IF I AM UNHAPPY WITH THE OUTCOME?

If despite our best efforts, you believe that we have not dealt with your complaint satisfactorily, you can seek an external review of our decision.

These are free services offered to all consumers who are a customer of Citi, or who wish to raise a complaint against Citi.

The Financial Ombudsman Service (FOS)

The Financial Ombudsman Service offers an independent alternative dispute resolution process to individual customers once you have been through your banks internal complaint process.

The contact details for FOS are:

Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001
Phone 1800 36 42 87
Facsimile 03 9613 6399
www.fos.org.au

Office of Australian Information Commissioner

The OAIC is responsible for privacy functions that are conferred by the Privacy Act and other laws. Under the Privacy Act a person can make a complaint to us about the handling of their personal information by Australian, ACT and Norfolk Island government agencies and private sector organisations covered by the Privacy Act.

The contact details for the Information Commissioner are as follows:

Office of the Australian Information
Commissioner GPO Box 5218
Sydney NSW 2001
Phone 1300 363 992
Facsimile 02 9284 9666
www.oaic.gov.au

WHAT HAPPENS TO MY COMPLAINT AFTER IT HAS BEEN RESOLVED?

We take complaints seriously. We record the necessary details of your complaint and develop a report for Senior Management who sponsors initiatives to resolve complaint origins.

The report provides the following information:

- A description of your complaint;
- The products and/or services you complain about;
- The date the complaint was made;
- The length of time we took to resolve your concern;
- The actions taken to resolve your complaint; and

- The resolution we reach with you.

Of course, your personal information remains confidential.

This report also helps to identify recurring issues and defects in our processes or procedures that may have a similar impact on other customers.

HOW DO YOU MONITOR YOUR PROCESSES TO ENSURE BEST PRACTICE?

We are committed to ensuring that our complaint handling process is aligned to our customers' needs.

We do this through regular surveys of customers who have recently had a complaint resolved by us to find out how they evaluate our method for managing the complaint, and their satisfaction with the overall outcome.

We also ensure that our customer-facing staff receives regular training on our complaints policy process.

Should you wish to provide feedback about our complaint resolution process, then please visit citibank.com.au/contactus and click on 'Email Us' to view our online feedback form.

TIPS ON DEALING WITH COMMON CONCERNS

- **Are you authorised?** – The bank has an obligation to all account holders regarding the Privacy of their account information. If you are not the account holder, please supply a signed, written authority from the account holder giving their consent for you to maintain and/or discuss the account.
- **Fees** – A schedule of Fees and Charges is provided to you upon account approval explaining the circumstances of when and how these will be charged. These may change from time to time and we will notify you in writing before any changes occur. A current schedule of these fees is available under the Useful Forms and Links page on our website.
- **Disputes** – Disputed transactions may take up to 8 weeks to resolve. If you have raised a dispute with us, you will be communicated to upon resolution of your dispute.

