



Our Complaints Process

We are committed to making banking easier and more transparent for our customers; however, we recognise that we may not always meet your expectations.

We are here to listen and work with you in resolving your complaint. The feedback on your experience helps us understand where we can improve.

How to raise a complaint

Step 1: We want to hear from you

Tell us about your concern and allow our Customer Service Officers the opportunity to assist you in resolving any concerns you may have. Please provide as much detail as you can to help us to assist you.

- Online: Complete the online complaint form at https://www.citibank.com.au/global_docs/kana/contactus_complaints.htm
- Phone: 13 24 84 or +61 2 8225 0615 if outside Australia

Step 2: Let us look into your complaint

If you're not satisfied with the response provided, you can refer your complaint to our Customer Relations Unit.

- Email: aust.customeradvocacyunit@citi.com
- Phone: 1300 308 935 or + 61 2 8225 0615 if outside Australia
- Mail: Citibank Customer Relations Unit, GPO Box 204, Sydney NSW 2001

Step 3: What if I am still not satisfied

If you remain unhappy you can then contact the Australian Financial Complaints Authority (AFCA) for an external review. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

- Website: www.afca.org.au
- Email: info@afca.org.au
- Phone: 1800 931 678 (free call)
- Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC, 3001

We also have a Customer Advocate whose role is to advise and guide our front line teams on matters which are sensitive in nature, or where guidance is needed to resolve complex issues fairly and quickly.

What can I expect during my complaint?

Our complaints process is designed to encourage fast and efficient resolution of your concern.

We will:

- Acknowledge your complaint and make sure we understand your concerns.
- Treat you with respect and do everything we can to fix your concern.
- Where possible, ensure you only deal with one person throughout the complaint resolution process.
- Keep you informed and up to date about the progress of your complaint.
- Record all details of your interaction with us.

When can I expect my complaint to be resolved?

We will try to resolve your complaint quickly and fairly, 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.

If we are unable to resolve your complaint within 30 days (or within 21 days if it involves a hardship notice, default notice or request to postpone enforcement), 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.

For complaints involving hardship notice, default notice or request to postpone enforcement, exceptions apply to the 21 day timeframe if we do not have sufficient information to make a decision or we reach an agreement with you. If we require further information from you, then we will request it within 21 days of receiving the complaint.

What can I do to expedite the resolution of my complaint?

- Provide as much detail as you can regarding your complaint including dates, times and key events.
- Be specific and provide relevant supporting documentation.
- Tell us what you believe to be a fair resolution to the concerns you raise.

What do you consider when making a decision on a complaint?

In making a decision on a complaint we will consider the following:

- What is fair and reasonable;
- Banking Code of Practice;
- National Consumer Credit Protection Act (NCCP);
- Other applicable legislation; and
- Relevant industry guidelines.

I'm experiencing financial difficulty

We understand that, from time to time, some customers may experience financial difficulties caused by unemployment, injury, illness, a natural disaster, or other unexpected impact on your household income and/or expenses. Visit our Financial Hardship page - <https://www1.citibank.com.au/help-and-support/financial-hardship> - to find out how we can support customer during these times.

I need accessibility support

If you have a hearing or speech impairment you can contact Citibank using the National Relay Service:

- National Relay Service website, www.relayservice.com.au
- Telephone Typewriter (TTY) Users - call 133 677, request 02 8225 0615
- Speak and Listen Users - call 1300 555 727, request 02 8225 0615
- Internet Relay Users - connect to <https://relayservice.gov.au/>, request 02 8225 0615

If you require additional support such as an interpreter or if English is not your first language, please let us know when raising your complaint.

I have a privacy concern

Respecting and protecting our customers privacy is a key part of our commitment to with you. We endeavour to be transparent with you and make sure that you have access to information we hold about you.

For more information on complaints relating to your privacy or credit reporting, please visit the Citibank Privacy Policy at www.citibank.com.au/aus/footer/privacy/privacy-aus.htm.

In the event that you are not happy with the handling of your privacy complaint you can seek external assistance through the Office of the Privacy Commissioner. An independent Office that has responsibilities under the Federal Privacy Act 1998.

- Online: www.privacy.gov.au
- Phone: 1300 363 992 or Fax: 02 9284 9666
- Mail: Office of the Privacy Commissioner, GPO Box 5218, Sydney NSW 2001

What is your approach if I take the matter to court / commence civil legal proceedings against Citi?

Should our complaints process described above not resolve a complaint that you, as an individual Australian Consumer Bank customer, have against us, and you file a civil claim against us in an Australian court, we and anyone representing us will apply the following approach:

We will deal with your claim promptly, and not cause any unnecessary delay in its progress through the courts; and

We will attempt to limit the scope of litigation and to keep the costs to a minimum by:

- participating in good faith in appropriate alternative dispute resolution processes that the parties agree to explore;
- not requiring you to prove matters that we know to be true;
- not taking advantage of a situation where you lack resources or you are self-represented;
- not disputing our liability where we know that the dispute is only about the amount of the claim; and
- not undertaking an appeal of a decision made by a court unless there are prospects for success.

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 leaders who sponsor initiatives to address complaint trends and origins, it also helps us identify recurring issues or breakpoints in our processes. Of course, your privacy is respected and the specific details of your complaint will remain confidential.

The report provides the following information:

- A description of your complaint;
- The products and or services you raise as a concern;
- How long it takes us to resolve your complaint; and
- Actions taken to resolve your complaint.

Our complaints process is also available online at citibank.com.au/complaints-policy.

