

Complaint Resolution Policy



INTRODUCTION

At Citibank 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;
- Endeavor 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 Advocacy Unit (CAU).

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

Customer Advocacy 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 Advocacy Unit can be contacted in 4 ways:



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



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



Fax to +61 2 8225 5131



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

For all written 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 provide 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;
- National Consumer Credit Protection Act (NCCP)
- Code of Banking Practice;
- Relevant Industry Guidelines; and
- What is equitable and reasonable.

We will endeavor 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.

The only requirement before going to any external parties is that you must have exhausted all internal complaint avenues firstly.

These are free services offered to all Banking and Financial Services customers.

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. From August 2008, the Financial Ombudsman Service consolidated the Insurance Ombudsman Service (IOS), the Banking & Financial Services Ombudsman (BFSO) and Financial Industry Complaints Service (FICS) to bring under one roof independent dispute resolution services for the majority of Australian banking, insurance and investment disputes.

The contact details for FOS is:

Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001
Phone 1800 367 287 or 1800 FOS AUS
Facsimile 03 9613 6399
www.fos.org.au

Office of the Privacy Commissioner

The Office of the Privacy Commissioner is an independent Office that has responsibilities under the Federal Privacy Act 1988. The Act provides protection for Personal information about you that is handled by Federal and ACT government agencies; Personal information about you held by all large private sector organisations, all private sector health service providers and some small businesses; credit worthiness information held by credit reporting agencies and credit providers.

The contact details for the Privacy Commissioner is as follows:

Office of the Privacy Commissioner
GPO Box 5218
Sydney NSW 2001
Phone 1300 363 992
Facsimile 02 9284 9666
www.privacy.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. Furthermore, they are involved in the review and update of this document to ensure we meet best practice.

Should you wish to provide feedback about our complaint resolution process, then please visit www.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.
- **Interest Charges** – Review the bank's "Understanding Interest" guides located on the Useful forms and Links page on our website to see if your concern may be addressed here.
- **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.

