

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 please allow your Relationship Manager the opportunity to assist you with the concerns you may have, alternatively you can contact our Complaints Department on +44 207 986 5588, Monday to Friday 9.00am to 5.00pm UK time.

Write to us

If you prefer to put your complaint in writing, you can send a letter to the address below:

Complaints Officer
Citi International Personal Bank
Level 10, Citigroup Centre 1
33 Canada Square
London E14 5LB
United Kingdom

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 will aim to resolve your complaint as quickly as possible and in line with the following regulatory time limits:
 - For a payment related complaint, we will aim to issue you with a final response within 15 calendar days. In exceptional circumstances, where we cannot issue you with a final response within 15 calendar days, we may extend this period to 35 calendar days and we will contact you to explain where this may be the case.
 - For a non-payment related complaint, we will aim to issue you with a final response within 56 calendar days.
 - Where your complaint is part payment related and part non-payment related, whilst we will look to deal with all aspects of your complaint together, we will issue you a final response in accordance with the time-frames outlined above.
- The final response letter 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.
- If you are unhappy with our final response, or if we have been unable to provide you with one within the regulatory time limits stated above, you may seek the assistance of the relevant Ombudsman service:
 - For UK resident clients the relevant Ombudsman is the UK Financial Ombudsman Service.
 - For non-UK resident clients, you may apply to the UK Financial Ombudsman Service who may accept your complaint or refer you to the Irish Financial Services and Pensions Ombudsman (FSPO). You may also apply to the Irish FSPO directly instead.
 - Referrals to the Ombudsman must be done within six months (six years for the Irish FSPO) of us sending you our final response regarding your complaint.

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
www.financial-ombudsman.org.uk

Contact details for the Irish Ombudsman are:

The Financial Services and Pensions Ombudsman (FSPO)
3rd Floor, Lincoln House
Lincoln Place
Dublin 2
Ireland D02 VH29
Tel: +353 1 567 7000
Email: info@fsp.ie
www.fspo.ie

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