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# 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 Service Quality Department on +44 (0) 1534 608 236, Monday to Friday 9.00am to 5.00pm GMT.

### *Write to us*

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

Citi International Personal Bank  
Attn: Service Quality Department  
PO Box 561  
38 Esplanade  
St Helier  
Jersey JE4 5WQ  
Channel Islands

You can also send our Service Quality Department a fax on +44 (0) 1534 608 390.

## 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 aim to resolve the majority of complaints within five business days. We will send you a final response letter that will outline how we have corrected the matter.
- However, if we are unable to correct the matter within five business days, the written acknowledgement will confirm that we are in the process of investigating the complaint.
- We will keep you informed of the status of our investigation and if we are unable to resolve your complaint within four weeks we will write to you to explain why we are not in a position to do this. We will also give you an indication of how long we expect the process to take.
- After eight weeks, we will send you either a final response in which we 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; or an explanation as to why we have been unable to complete our investigations together with an indication as to when we expect to give you a final response.
- If you are unhappy with the way we have dealt with your complaint you may seek the assistance of the Jersey Financial Services Commission, whose contact details are set out below:

Jersey Financial Services Commission  
PO Box 267  
1418 Castle Street  
St Helier  
Jersey JE4 8TP  
Channel Islands  
Tel +44 (0) 1534 822 000  
Fax +44 (0) 1534 822 001  
Email: [info@jerseyfsc.org](mailto:info@jerseyfsc.org)  
[www.jerseyfsc.org](http://www.jerseyfsc.org)  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Citibank N.A., Jersey Branch is regulated by the Jersey Financial Services Commission under the Financial Services (Jersey) Law 1998 for the conduct of investment business and under the Banking Business (Jersey) Law 1991 for the conduct of deposit taking business. Citi International Personal Bank is registered in Jersey as a business name of Citibank N.A. The address of Citibank N.A., Jersey Branch is P.O. Box 104, 38 Esplanade, St Helier, Jersey JE4 8QB. Citibank N.A. is incorporated with limited liability in the USA. Head office: 399 Park Avenue, New York, NY 10043, USA. © Citibank N.A. 2014. CITI, CITI and Arc Design are registered service marks of Citigroup Inc. Calls may be monitored or recorded for training and service quality purposes.

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