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Customers' Guide to making Complaints to Citibank N.A. (Jamaica Branch)



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1 Purpose and Scope

The *Banking Services (Deposit Taking Institutions) (Customer Related Matters) Code of Conduct, 2016 (The Code)*, requires that all banks regulated by the Bank of Jamaica establish and implement procedures for handling customer complaints.

The purpose of this document is to outline the mechanisms by which our customers can submit complaints to Citibank N.A. (Jamaica Branch), (Citi). This document is available to all Citibank customers and is posted on the bank's website.

The scope of the complaints submissions process and the attendant procedures as presented in this document apply to existing and prospective customers of Citi. Customers can utilize the process and procedures outlined to bring any complaint to the attention of the bank and its management.

Complaints about the bank's policies, products, services, or personnel can be reported by any existing or prospective customer.

2 Key Definitions provided by The Code

Term	Definition
Account	A continuing relationship between a deposit-taking institution and a customer who is an account holder, in which deposits or debts are held and processed within a framework of established rules and procedures.
Complaint	An expression of protest, grievance, objection, discontent, or dissatisfaction made by a complainant against a deposit-taking institution or any agent thereof regarding a product or service of a deposit taking institution, or regarding the conduct of a deposit-taking institution or agent thereof in contravention of this Code before, at the time of, or after the acquisition of the product or service by the complainant, and which complaint is made in accordance with the procedures for handling customer complaints that are established by the deposit-taking institution.
Complainant	A customer (an individual or a person meeting the description of a 'small company' under the Companies Act) who or which makes a complaint to a deposit-taking institution or agent thereof.
Customer	Any person to whom a deposit-taking institution or any agent thereof provides or offers to provide a product or service, and any person who requests such a product or service.
Disclosure	The provision of information in writing by a deposit-taking institution to a customer directly or through an agent. A disclosure in writing can be made electronically or otherwise in accordance with the instructions of the customer.
Dispute	Any disagreement other than a complaint between the customer and the bank or any of its agents.
Dormant	Describes an account showing no deposit or withdrawal activity (other than posting interest) for a period specified by a deposit taking institution not being less than 180 days.
Small Company (as defined by the Companies Act 2004. No. 345).	<p>A company is characterized as a 'small company' if it satisfies two or more of the following criteria in a current year or the immediately preceding financial year:</p> <ul style="list-style-type: none"> • it has a turnover of less than J\$40 million; • its balance sheet total is less than J\$30 million; • its total number of employees is less than 25.

3 The process for communicating and resolving complaints

Step 1: Tell us about it; what went wrong?

3.1 Channels for Complaints Submission

Complaints can be made both verbally and in writing through a variety of channels such as telephone, letter, email, in person or via a regulatory body.

3.1.1 By Telephone

All complaints by phone to Citi should be delivered/submitted via telephone contact to the Country Client Advocate at (876) 936-3306 or to any authorized Personnel. * Relationship Manager, Primary Point of Contact within Citi or a Product Manager.

3.1.2 By Email

All email complaints to Citi are to be sent to the customer complaints email address (citijamaicaclientscomplaints@citi.com) to the attention of the Country Client Advocate or to the attention of any authorized Personnel. * Relationship Manager, Primary Point of Contact within Citi or a Product Manager.

3.1.3 By Hard Copy (Letter)

All complaints in a physical letter to Citi should be sent to Citibank N.A. (Jamaica Branch), 19 Hillcrest Avenue, Kingston 6 and to the attention of the Country Client Advocate or to the attention of any authorized Personnel. * Relationship Manager, Primary Point of Contact within Citi or a Product Manager.

3.1.4 In-person submission of complaint at the offices of Citibank Jamaica

Where the initial interaction of the complainant is with a bank employee, the bank employee will contact the Country Client Advocate, the respective Relationship Manager, or the Senior Officer in charge of the Relationship Support Unit (RSU), Corporate Investment Bank (CIB), Trade & Treasury Solution (TTS,) or Markets units who will assist the complainant to make their formal complaint in the manner specified in this document, Customers' Guide to Making Complaints to Citi.

3.1.5 Submissions via regulatory and government agencies

Where there is a complaint being made by a regulator or government agency, there is a presumption that the complaint will be formally made via the office of the head of the bank or via any senior bank officer to which the complainant relates.

It will be a reasonable assumption that a regulator or government agency will be in a position to ensure that its formal complaint will be lodged with the bank by one of the

channels presented above at 3.1.1 – 3.1.4.

Step 2: Required Information to be provided by the Complainant

When making a complaint, the complainant is required to provide the following minimum details:

- ✓ Full name and title,
- ✓ Full Contact details, including email address, phone number and company affiliated with
- ✓ Clear details that describes the issue or concern being complained about or reported.

NB. Kindly review definition of a complaint to ensure you are using the correct channel.

Step 3: How the complaint will be handled

After the information has been received by Citi, it will be captured and recorded in the Complaints Register, the following actions will then be taken by the Client Advocate:

- ✓ The Client Advocate will acknowledge receipt of the complaint within five (5) working days of the receipt date.
- ✓ If the complaint is confirmed to be a valid complaint, it is then forwarded by the Client Advocate to the relevant internal Citi unit for the appropriate investigation to be undertaken.

4 Feedback to the Customer

Citi will investigate complaints involving a complainant and respond in writing to the complainant in the manner and within the time period specified below:

- i. Acknowledgement of receipt of the complaint within a period not exceeding five (5) business days from the date of the complaint. The acknowledgment must state an indicative period within which an initial response to the complainant will be given and on the progress of the investigation to date.
- ii. Where a final decision is reached within five business days' receipt of the complaint, it is sufficient for Citi to issue a response within this timeline to the customer confirming the final decision and the reason thereof.
- iii. Once the case is resolved, in whole or in part, a response will be provided to the complainant which includes a description of the action taken or to be taken by Citi to remedy the situation.

If the complaint is rejected, in whole or in part, a reason for the rejection of the complaint is also provided in the response to the complainant as well as duly notified to the Supervisor.

If a final decision cannot be made in relation to a complaint within forty-five (45) days, the complainant will be informed in writing and the Central Bank notified. The notification to the Central Bank shall include: -

- i. The nature of the complaint, the reasons for the delay in resolving the complaint, and the expected completion date.
- ii. Communicating that the complainant has been informed that a final decision was not reached within the period specified.

5 Monitoring / Oversight Mechanism

Citibank N.A. (Jamaica Branch) shall maintain up-to-date, accurate, and complete records and documents in relation to customer complaints received, customer related disputes, and the outcome of such complaints in order to feed these into continuous improvements lifecycle.