

# How to Lodge a Complaint (Citi Private Bank Singapore)

## REPORTING A COMPLAINT

This brochure details how you can submit a complaint about the banking products or services provided by Citi Private Bank (Singapore) and how the complaint will be processed.

At Citi Private Bank ("We"), we value your input and strive to continually enrich and enhance our capabilities to meet your needs. Should you have any issues or complaints about our products or services, please report them to us for investigation and resolution.

## THIS BROCHURE EXPLAINS

- 1) How you can submit complaints to Citi Private Bank (Singapore)?
- 2) How we investigate your complaints?
- 3) How we will respond to your complaints?

## 1) SUBMITTING A COMPLAINT

You can submit your complaint in writing (letter or fax), in person or by phone to your private banker and/or the Global Market Manager (GMM).

Alternatively, you can contact our Client Enquiry & Investigation Unit as follows:

### IN WRITING

- Send a secured message via the Citi Private Bank Web site after logging in with your user ID, password and Digital key. Click on 'Message Center' to compose and send us a message
- Mail a letter to 'Citi Private Bank Client Enquiry & Investigation Unit'

8 Marina View, #20-01  
Asia Square Tower 1  
Singapore 018960

Upon receipt of your secured message or letter, we will respond to you within 2 business days. In cases where further investigation is required, we will respond to you again, on the status of the investigation, within 30 days from the receipt of your correspondence.

## BY PHONE

Call Citi Private Bank's Client Enquiry & Investigation Hotline at (65) 6595-7777. Business hours are Monday to Friday from 8:30am to 5:30pm (except on public holidays).

All complaints will be registered and managed by the Client Enquiry & Investigation Unit. Where necessary, our Compliance department may also be notified.

## 2) INVESTIGATING COMPLAINTS

The Client Enquiry & Investigation Officer will establish the root source of the issue and contact the relevant department(s) for further investigation. An action plan will be formulated and a date, whereby the issue is to be resolved and determined. Your Private Banker will be informed of this date.

In the course of the investigation, the investigating office (who may be the department or a senior manager) will speak with all parties involved as well as review any documents relevant to the complaint. If necessary, you may be contacted for further clarification or more details. After a thorough investigation, you will be contacted with an update on the issue and be advised on next steps (if any).

## 3) RESPONDING TO COMPLAINTS

After a thorough investigation, we will contact you with the findings of the investigation and a final decision on next steps. The decision may be to (a) agree with the complaint and where appropriate, offer compensation, or (b) offer compensation without agreeing with the complaint, or (c) reject the complaint and provide an explanation for the rejection.

Within 30 days of receiving a complaint, we will send you either a final decision or a response which explains why we are not yet in a position to resolve the complaint and indicate when we will make further contact (within 8 weeks from our receipt of the complaint).

Within 8 weeks, we will send a final decision. If more time is required to conclude the investigation, we will send a response that explains the reasons for the delay and indicate when you can expect a final decision.

If despite our best efforts, you believe that we have not addressed your concerns satisfactorily, you may seek the assistance of the Financial Industry Disputes Resolution Centre Ltd ("FIDReC"). For further information on FIDReC and its contact details, please visit the FIDReC website.

## Private Bank



# How to Lodge a Complaint (Citi Private Bank Hong Kong)

## REPORTING A COMPLAINT

This brochure details how you can submit a complaint about the banking products or services provided by Citi Private Bank (Hong Kong) and how the complaint will be processed.

At Citi Private Bank (“We”), we value your input and strive to continually enrich and enhance our capabilities to meet your needs. Should you have any issues or complaints about our products or services, please report them to us for investigation and resolution.

## THIS BROCHURE EXPLAINS

- 1) How you can submit complaints to Citi Private Bank (Hong Kong)?
- 2) How we investigate your complaints?
- 3) How we will respond to your complaints?

## 1) SUBMITTING A COMPLAINT

You can submit your complaint in writing (letter or fax), in person or by phone to your private banker and/or the Global Market Manager (GMM).

Alternatively, you can contact our Client Enquiry & Investigation Unit as follows:

### IN WRITING

- Send a secured message via the Citi Private Bank Web site after logging in with your user ID, password and Digital key. Click on ‘Message Center’ to compose and send us a message
- Mail a letter to ‘Citi Private Bank Client Enquiry & Investigation Unit’

30/F., Champion Tower  
3 Garden Road, Central  
Hong Kong

Upon receipt of your secured message or letter, we will respond to you within 2 business days. In cases where further investigation is required, we will respond to you again, on the status of the investigation, within 30 days from the receipt of your correspondence.

## BY PHONE

Call Citi Private Bank’s Client Enquiry & Investigation Hotline at (852) 3419-8522. Business hours are Monday to Friday from 9:00am to 6:00pm (except on public holidays).

All complaints will be registered and managed by the Client Enquiry & Investigation Unit. Where necessary, our Compliance department may also be notified.

## 2) INVESTIGATING COMPLAINTS

The Client Enquiry & Investigation Officer will establish the root source of the issue and contact the relevant department(s) for further investigation. An action plan will be formulated and a date, whereby the issue is to be resolved and determined. Your Private Banker will be informed of this date.

In the course of the investigation, the investigating office (who may be the department or a senior manager) will speak with all parties involved as well as review any documents relevant to the complaint. If necessary, you may be contacted for further clarification or more details. After a thorough investigation, you will be contacted with an update on the issue and be advised on next steps (if any).

## 3) RESPONDING TO COMPLAINTS

After a thorough investigation, we will contact you with the findings of the investigation and a final decision on next steps. The decision may be to (a) agree with the complaint and where appropriate, offer compensation, or (b) offer compensation without agreeing with the complaint, or (c) reject the complaint and provide an explanation for the rejection.

Within 30 days of receiving a complaint, we will send you either a final decision or a response which explains why we are not yet in a position to resolve the complaint and indicate when we will make further contact (within 8 weeks from our receipt of the complaint).

Within 8 weeks, we will send a final decision. If more time is required to conclude the investigation, we will send a response that explains the reasons for the delay and indicate when you can expect a final decision.

If despite our best efforts, you believe that we have not addressed your concerns satisfactorily, you may seek the assistance of the Financial Dispute Resolution Centre Ltd (“FDRC”). For further information on FDRC and its contact details, please visit the FDRC website.

## Private Bank

