



Complaint Policy

(November 2016)

1. Raise your complaint to your Citibank Europe plc, Luxembourg Branch contact person

Mr. /Mrs. _____ at Citibank Europe plc, Luxembourg Branch is available and will do its best to provide you an efficient service. He or she is in the best position to handle your request or complaint.

Citibank Europe plc, Luxembourg Branch will provide an answer without undue delay and in any case, within a period which cannot exceed one month from the date of receipt of the complaint : (/ /)

If an answer cannot be provided within this period, Citibank Europe plc, Luxembourg Branch will inform of the causes of the delay and indicate the date at which its examination is likely to be achieved.

2. Contact Citibank Europe plc, Luxembourg Branch - Compliance Department

If the solution suggested by your contact is not satisfactory, you may then pass your complaint on to Citibank Europe plc, Luxembourg Branch Compliance Department.

Compliance Department will work closely together with other departments to look into your request and try to find a solution. For more efficiency, we would advise you to describe the facts in a clear and structured way.

You can address your complaint to:

Citibank Europe plc, Luxembourg Branch
Att.: Compliance Department
31, ZA Bourmicht
L- 8070 Luxembourg

Please note:

- That all complaints have to be acknowledged within 10 business days of the company's receipt. The name and the contact details of the person in charge of the follow up of your complaint will be disclosed to you.
- That a response to your complaint has to be sent within one month of the company's receipt.
- That where appropriate the bank can commit to resort the out-of-court complaint resolution procedure.

3. Contact the Luxembourg regulator

It may be the case that the response from Citi is not to your satisfaction. If this is the case, you can contact the Luxembourg regulator, la Commission de Surveillance du Secteur Financier (CSSF) acting as an out-of-court complaint resolution body. The request must be filed with the CSSF within one year after you have filed your complaint with the bank.

CSSF
283 route d'Arlon
L-1150 Luxembourg
Phone: 00352 26 25 1 1
Web site: www.cssf.lu

For your information, please find below link to CSSF **Regulation N° 16-07 relating to out-of-court complaint resolution**

http://www.cssf.lu/fileadmin/files/Lois_reglements/Legislation/RG_CSSF/RCSSF_No16-07eng.pdf

Citibank Europe plc

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