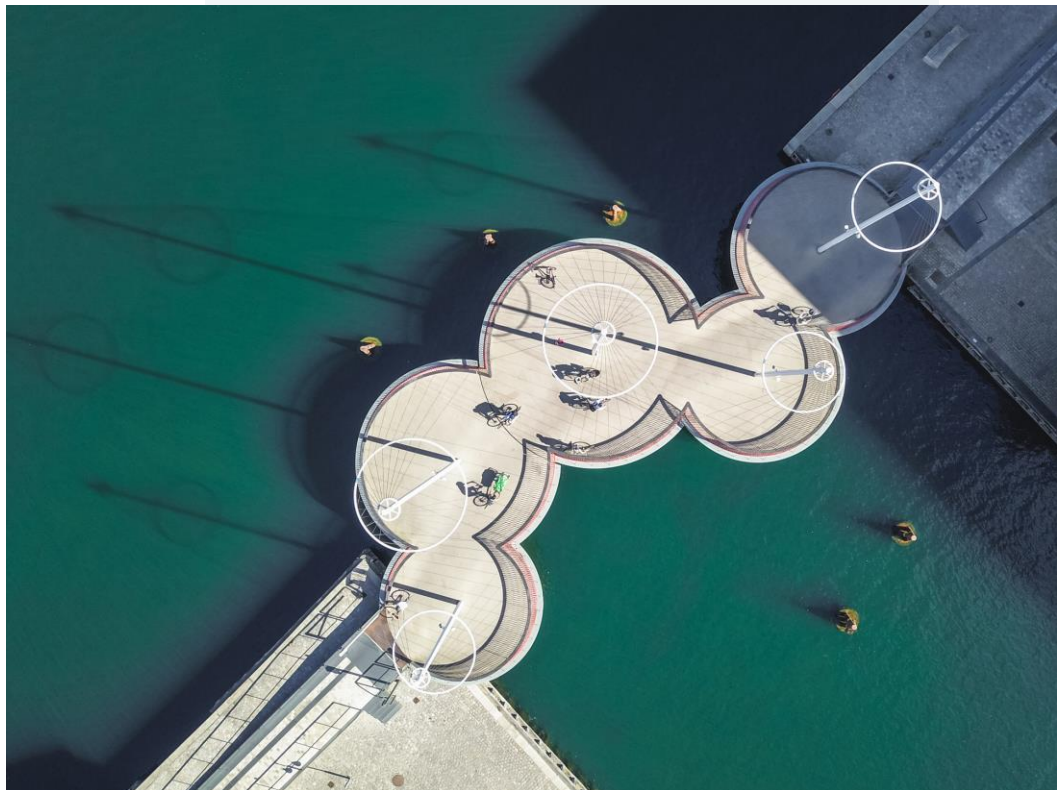


Client complaints resolution process for Citi Private Bank Luxembourg,  
France and Germany (“Citi Private Bank”)

Date June 28, 2022



# **Client complaints resolution process for Citi Private Bank Luxembourg, France and Germany (“Citi Private Bank”)**

At Citi Private Bank we view client complaints as an opportunity to continuously improve the quality of our services as well as our organisation and internal processes. We aim to satisfy our clients.

We have clear procedures and responsibilities for client complaints to safeguard a consistent and client focused handling. We endeavour to treat client complaints fairly and diligently.

## **1. How to file a complaint**

If you wish to express your dissatisfaction or a complaint, do not hesitate to contact your banking team (associate banker, private banker, investment counsellor) or any other direct contact within Citi Private Bank.

Your complaint shall be submitted in writing and clearly indicate and include the following details:

- Client name
- Address/Phone number/E-mail address
- Name of the department /contact person to whom the complaint is addressed
- Date of the complaint
- Any document(s) supporting the complaint

The more information you provide us with regarding when and with whom you have been in contact and the outcome of such contacts, the quicker and more efficiently will we be able to handle your complaint.

Citi Private Bank will acknowledge receipt of your complaint by letter or any other durable medium within five (5) business days from the date of receipt of your complaint and provide an answer without undue delay and in any case, within a period which cannot exceed one (1) month. Where an answer cannot be provided within this period, we shall inform you of the causes of the delay and indicate the date at which the assessment of your complaint is likely to be achieved.

If the complaint relates to payment service, we are committed to provide an answer within fifteen (15) business days, from the date of receipt of the complaint, and where exceptionally an answer cannot be provided within fifteen (15) business days, we will inform you about the causes of the delay and indicate when our investigation is likely to be completed. In this situation, the delay to provide a response should not exceed thirty-five (35) days.

## **2. Escalate your complaint to the management**

If you feel that our response is not satisfactory, you may escalate your complaint to the person at management level in charge of complaints handling who is registered with the CSSF, in writing (e-mail or post) using the following contact details:

Citibank Europe plc, Luxembourg Branch  
Attention: Person in charge of complaints at management level  
31, ZA Bourmicht  
L-8070 Luxembourg  
Email: [cpbluxcomplaints@imceu.eu.smb.com](mailto:cpbluxcomplaints@imceu.eu.smb.com)

## **3. Out-of-court resolution**

If despite our best efforts, you still remain unsatisfied with our response or you have not received a response from the person at management level in charge of complaints handling, within one (1) month, you have the possibility to submit a request for an out-of-court complaint resolution procedure, free of charge, with the CSSF within one (1) year after the complaint has been filed at management level:

Commission de Surveillance du Secteur Financier (CSSF)  
Département Juridique CC  
283, Route d 'Arlon L-1150 Luxembourg  
Luxembourg  
Fax : (+352) 26 25 1 – 2601  
E-mail : [reclamation@cssf.lu](mailto:reclamation@cssf.lu)

More details concerning the out-of-court complaint resolution procedure are available on the CSSF website:

<http://www.cssf.lu/en/consumer/complaints>

Alternatively, you have the possibility to submit a request for an out-of-court complaint resolution procedure, free of charge, with the Financial Service and Pensions Ombudsman within 40 working days after submitting your complaint to us:

Financial Services and Pensions Ombudsman (FSPO)  
Lincoln House  
Lincoln Place  
Dublin 2  
D02 VH29  
Ireland email: [info@fspo.ie](mailto:info@fspo.ie)  
Tel: +353 1 567 7000  
Website: <http://www.fspo.ie>

More details concerning the out-of-court complaint resolution procedure are available on the FSPO website: [Financial Services and Pensions Ombudsman \(fspo.ie\)](http://www.fspo.ie)

If you decide to apply the above procedure with the FSPO, we commit to cooperate with the FSPO to help resolve the complaint.

### **3.1 Clients under a business relationship with CEP Germany**

If your complaint relates to services provided by CEP Germany under the CEP Germany's Terms of Business for investment Advisory Services (TOBIAS), and if despite our best efforts, you remain unsatisfied with our response or you have not received a response from the management within one (1) month, as an alternative to contacting the FSPO, you have the possibility to submit a request for an out-of-court complaint resolution procedure, free of charge, with the BaFin within one (1) year after the complaint has been filed .

Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)  
Graurheindorfer Str. 108  
53117 Bonn  
Germany  
Tel: +49 (0) 228 4108 0  
Fax: + 49 (0) 228 4108 1550  
Email: [poststelle@bafin.de](mailto:poststelle@bafin.de)

or online following the process set out in BaFin's website at [BaFin - Filing a complaint with BaFin](#)

More details concerning the out-of-court complaint resolution procedure are available on the BaFin website: [BaFin - Filing a complaint with BaFin](#)

If you decide to apply the above procedure with the BaFin, we commit to cooperate with the BaFin to help resolve the complaint.

### 3.2 Clients under a business relationship with CEP France

If your complaint relates to services provided by CEP France under the CEP France's Terms of Business for Investment Advisory Services (TOBIAS), and if despite our best efforts, you remain unsatisfied with our response or you have not received a response from the management within two (2) months, as an alternative to contacting the FSPO, you have the right to complain directly to the AMF ombudsman, free of any charge, in writing to the following address within one (1) year after the complaint has been filed at management level:

Autorité des marchés financiers  
Le médiateur  
17, place de la Bourse  
75082, Paris Cedex 02  
France

or online following the process set out in the AMF website at [www.amf-france.org](http://www.amf-france.org).

More details concerning the complaints and mediation requests procedure are available on the AMF website:

<https://www.amf-france.org/en/contact-us>  
<https://www.amf-france.org/en/amf-ombudsman>

For any other complaints not falling within the remit of the AMF ombudsman, such as banking services (and to the extent you qualify as a consumer), as an alternative to the CSSF or the FSPO, you also have the right to complain directly to the *Médiateur de la Fédération bancaire française*, free of any charge:

Le médiateur auprès de la FBF Ombudsman  
CS 151  
75422 Paris Cedex 09  
France

or online following the process set out in the FBF Ombudsman website at [www.lemediateur.fbf.fr](http://www.lemediateur.fbf.fr)

More details concerning the complaints and mediation requests procedure are available on the “Le Médiateur FBF website”:

<https://lemediateur.fbf.fr/>  
<https://lemediateur.fbf.fr/Contacts/Voies%20de%20saisines>