Our Complaints Process

This complaints process applies to Citi's legacy consumer business accounts closed on or before 31 March 2022 that did not transfer to NAB.

We are committed to making it easier and more transparent for our customers to deal with us; however, we recognise that we may not always meet your expectations.

We are here to listen and work with you in resolving your complaint. The feedback on your experience helps us understand where we can improve.

How to raise a complaint

Step 1: We want to hear from you

Tell us about your concern and allow our Support Officers the opportunity to assist you in resolving any concerns you may have. Please provide as much detail as you can to help us to assist you. Email us at consumerserviceau@citi.com

Step 2: Let us look into your complaint

We will investigate your complaint, and we will let you know in writing the outcome of our review.

Step 3: What if I am still not satisfied

If you remain unhappy with the outcome you can then contact the Australian Financial Complaints Authority (AFCA) for an external review. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call)
Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC, 3001

What can I expect during my complaint?

Our complaints process is designed to encourage fast and efficient resolution of your concern.

We will:

- Acknowledge your complaint and make sure we understand your concerns.
- Treat you with respect and do everything we can to fix your concern.
- Where possible, ensure you only deal with one person throughout the complaint resolution process.
- Keep you informed and up to date about the progress of your complaint.
- Maintain records of your interaction with us.

When can I expect my complaint to be resolved?

We will try to resolve your complaint quickly and fairly; however, some complaints do take more time than others. If we anticipate that your complaint will take longer than 21 days to resolve, we will contact you within this time to provide you with an update on our progress.

If we are unable to resolve your complaint within 30 days (or within 21 days if it involves a hardship notice, default notice or request to postpone enforcement), we will:

a) tell you the reasons for the delay;
b) tell you the date by which you can reasonably expect to hear the outcome of our investigation; and
c) give you monthly updates on the progress;
d) tell you about your right to complain to the Australian Financial Complaints Authority (AFCA) if you are dissatisfied; and
e) provide you with contact details for AFCA.

For complaints involving hardship notice, default notice or request to postpone enforcement, exceptions apply to the 21-day timeframe if we do not have sufficient information to make a decision or we reach an agreement with you. If we require further information from you, then we will request it within 21 days of receiving the complaint.

How can I expedite the resolution of my complaint?

- Provide as much detail as you can regarding your complaint including dates, times and key events.
- If you're dealing with challenging and stressful circumstances, please let us know when you make your complaint, so we can best support you while the complaints process is underway.
- Be specific and provide relevant supporting documentation.
- Tell us what you believe to be a fair resolution to the concerns you raise.

What do you consider when making a decision on a complaint?

In making a decision on a complaint we will consider the following:

- What is fair and reasonable;
- Banking Code of Practice;
- National Consumer Credit Protection Act (NCCP);
- Other applicable legislation; and
- Relevant industry guidelines.

I have a privacy concern

Respecting and protecting our customers privacy is a key part of our commitment to with you. We endeavor to be transparent with you and make sure that you have access to information we hold about you. For more information on complaints relating to your privacy or credit reporting, please see the Citi Privacy Policy.

In the event that you are not happy with the handling of your privacy complaint you can seek external assistance through the Office of the Privacy Commissioner. An independent Office that has responsibilities under the Privacy Act 1988.

Online: www.privacy.gov.au
Phone: 1300 363 992 or Fax: 02 9284 9666
Mail: Office of the Privacy Commissioner, GPO Box 5218, Sydney NSW 2001

What is your approach if I take the matter to court / commence civil legal proceedings against Citi?

Should our complaints process described above not resolve a complaint that you, as an individual Australian customer, have against us, and you file a civil claim against us in an Australian court, we and anyone representing us will apply the following approach:

We will deal with your claim promptly, and not cause any unnecessary delay in its progress through the courts; and

We will attempt to limit the scope of litigation and to keep the costs to a minimum by:

- participating in good faith in appropriate alternative dispute resolution processes that the parties agree to explore;
- not requiring you to prove matters that we know to be true;
- not taking advantage of a situation where you lack resources, or you are self-represented;
- not disputing our liability where we know that the dispute is only about the amount of the claim; and
- not undertaking an appeal of a decision made by a court unless there are prospects for success.

How we can help if you’re experiencing challenging circumstances:

If you're dealing with challenging and stressful circumstances, such as illness, financial abuse or domestic and family violence, we're here to help.
When you make your Complaint, please let us know your situation, so we can best support you while the complaints process is underway.