

Our Service Commitment

Citibank, N.A. UAE is committed to serve you better and provide excellent products and services to meet all your financial needs. We are committed to improving our service levels and will appreciate your feedback on opportunities for improvement as well as complaints on our services that do not meet your expectations.

How to raise a complaint

You may raise any complaint to us through the following communication channels:-

- **In person:** Visit our branch (refer to branch details in the Citibank.ae website) and a Client Service Officer will receive your complaint
- **Email:** Send your complaint to lcb.uae@citi.com

Our Complaints Handling process

On receipt of your complaint, our independent Complaints Management Function will send to you an acknowledgement and/or a confirmation of resolution within 48 hours on your registered email. We recognise that some complaints may take longer than expected to resolve. In such a case, we will keep you updated periodically on the progress until the complaint is fully resolved.

In instances where the matter has been dealt with by the bank but remains unresolved,

you may refer your complaint to the UAE Central Bank using the following channels:

- (a) Electronically through the UAE Central Bank's website: <https://crm.centralbank.ae/en>.
- (b) In person by visiting any of the UAE Central Bank's offices in Abu Dhabi, Al Ain, Dubai, Sharjah, Ras Al Khaimah or Fujairah. Please see: <https://www.centralbank.ae/en/about-us#collapseLocation> for details of the location of each of the UAE Central Bank's offices.

Citibank Terms and Conditions apply, are subject to change and are available on our website www.citibank.ae. Partner terms and conditions also apply. All offers are made available on a best-effort basis and at the sole discretion of Citibank N.A. – UAE Branch. Citibank N.A. – UAE Branch makes no warranties and assumes no liability or responsibility with respect to the product and services provided by partner(s) / other entity(ies). Citibank, N.A. - UAE Branch is licensed by Central Bank of UAE as a branch of a foreign bank.

Citibank N.A. UAE is licensed with UAE Securities and Commodities Authority ("SCA") to undertake the financial activity as a Promoter under license number 602003.