



At Citibank, Our philosophy has always centered on our belief that customers should be treated in a fair and balanced manner. Thus, Fair Dealing is core practice in everything we do – from the way we conduct our business and interact with customers to the products and services we offer.

Our Client Excellence Programs provide guidance as we work towards achieving our mission of Fair Dealing.

We are committed to ensure that:

- Our interaction with you will always be fair and balanced
- We adhere to values that are designed to ensure that we put your needs first and aim to deliver remarkable customer experience;
- We are committed to recommending you products that are aligned with your expressed financial objectives, investment knowledge/experience, and risk attitude/appetite;
- Our sales personnel undergo rigorous training to get certified to offer you best in class products;
- It is our constant endeavor to provide you with relevant and clear product information in a timely manner that will assist you make informed financial decisions;
- We provide you with easy access to channels through which you can provide your feedback that you may have which enables us to further enhance the services we provide. We follow a set of service standards on complaints handling and resolution to ensure your issues are resolved in an independent and prompt manner.

You can reach us through our CitiPhone Banking helpline which is available 24 hours a day, visit any one of our branches, contact your Personal Banker or Relationship Manager, or write to our Customer Service Director.

You are at the centre of everything we do and that is the foundation of our success. We will work tirelessly towards ensuring that we meet and exceed your expectations in a fair and responsible way.