



Citibank is committed to provide products and services of the highest standards. In case you have a complaint regarding your Citibank account, we will be glad to assist you.

Kindly find appended below, our grievance redressal process:

Step One: Our Regular Access Channels

A. Writing to Citibank

Simply address your email to indiaservice@citi.com. Upon receipt of your letter or e-mail, we will acknowledge receipt of your correspondence within two business days. In instances where your concerns require further investigation, we will investigate your concerns and inform you of the status of investigation within **14** business days from the receipt of your letter. If, you are not satisfied with the response provided to your query, you may write to head.customercare@citi.com.

B. Calling CitiPhone Banking

You can call CitiPhone Banking on the following nos:

1. Standard International Dialing no. +91-22-39705555 / +65-62257211
2. Toll Free Nos. mentioned below:

Region	Country	Overseas Toll free Service Number
APAC	Singapore	1800-225-7211
	Hong Kong	800-908-413
	Thailand	001-800-65-6196
	Australia	1800-252-856
	Melbourne	1800-252-856
	Sydney	1800-252-856
	India	1-800-22-6747
Middle East	UAE	800-44-55
	Bahrain	80001131
	Kuwait	965 - 2259-4035
UK / Europe	UK Only	0-800-032-2484
	UK / Europe	00-800-2484-2484
Americas	USA	1800-248-4674
	Canada	1800-248-4674

To share your concerns with us, our CitiPhone Banking platform is available 24 hours a day, seven days a week. We will strive to address your concerns immediately. In instances where your concerns require further investigation, we will inform you about the status of investigation within 14 business days from the receipt of your query. If the CitiPhone Banking officer is unable to address your query or concern, you may request to speak to a CitiPhone Banking Supervisor or call +91-44-2850-1242 / 1-800-425-2484 (Toll free no. in India) This desk is functional between 9:30 a.m to 8 :00 pm(India time), Monday to Friday.

C. Visiting Citibank NRI Centers / India Branches:

You may also visit the NRI Centers / India Branches to seek assistance. Our service personnel will strive to address and acknowledge your concerns immediately. In instances where your concerns require further investigation, we will investigate your concerns and inform you of the status of investigation within 14 business days from the receipt of your concern.

For list of NRI Centers across locations, please visit the link mentioned below:
www.online.citibank.co.in/citi-nri/customer-service/nriapplicationcenters.htm



Step Two: Seeking an independent review

If the outcome did not meet your expectations, you may write to Ms. Sharmila Ghosh, Grievance Redressal Officer, who will arrange for an independent review of your concern:

E-mail: grievanceredressalofficer@citi.com

Telephone: 91-44- 39707464 /1800 -22-0123 (Toll free no. in India).The desk is functional between 9:30 am to 8:00 pm Monday to Friday. You will be given a response, or an update of the status, within 14 business days of the appeal.

Step Three: Seeking an external review

If despite all our best efforts, and after your concerns have been raised to us through any of the above mentioned steps and you believe that we have not addressed your concerns satisfactorily, you may seek assistance of FIDReC (Financial Industry Disputes Resolution Centre Ltd.). The jurisdiction of FIDReC in adjudicating disputes between banks and consumers is up to \$50,000. At present, FIDReC's services are available to all consumers who are individuals or sole-proprietors.

For further information on FIDReC and its contact details please refer to the following website:

fidrec.com.sg/website/index.html