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**MODEL CODE OF CONDUCT
FOR THE
DIRECT SELLING AGENTS (DSAs)
(APPLICABLE TO TELEMARKETERS AND FIELD SALES PERSONNEL)**

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1.0 Preamble

Model Code of Conduct for the Direct Selling Agents (DSAs) is a non-statutory code issued by Indian Banks' Association, a voluntary association of Banks in India for adoption and implementation by DSAs while operating as agents of Banks and Financial Institutions.

1.1 Applicability

Upon adoption and inclusion as part of agreement between Citibank and the DSA, this code will apply to all persons involved in marketing and distribution of any loan or other financial product of Citibank. The Direct Selling Agent (DSA) and its Tele-Marketing Executives (TMEs) & field sales personnel, namely Business Development Executives (BDEs) must agree to abide by this code prior to undertaking any direct marketing operation on behalf of the bank. Any TME/BDE found to be violating this code may be blacklisted and such action taken be reported to the bank from time to time by the DSA.

Failure to comply with this requirement may result in permanent termination of the business of the DSA with Citibank and may even lead to permanent blacklisting by the industry.

A declaration to be obtained from the TMEs and BDEs before assigning them their duties is annexed to this Code.

2.0 Tele-calling a prospect (a prospective customer)

A prospect is to be contacted for sourcing a Bank product only under the following circumstances:

- When prospect has expressed a desire to acquire a product through the Bank's internet site/call center/branch or through the Relationship Manager at the Bank or has been referred to by another prospect/customer or is an existing customer of the Bank who has given consent for accepting calls on other products of the Bank.
- When the prospect's name/telephone number is available & has been taken from one of the lists of the directories/databases approved by the DSA Manager/Team Leader, after taking his/her consent.
- When the prospect's name/telephone is available & has been taken from any calling list that has been provided by the Bank for the said purpose, the TME should ensure that any list provided for calling has been scrubbed against the Citibank Do Not Call Registry (DNCR) and is within the validity date provided by Citibank."

3.0 When you may contact a prospect on telephone

Telephonic contact must normally be limited between 0930 Hrs. and 1900 Hrs.

However, it may be ensured that a person may be contacted only when the call is not

expected to inconvenience him/her.

Calls earlier or later than the prescribed time period may be placed only under the following conditions:

- When the prospect has expressly authorized TME/BDE to do so either in writing or orally

4.0 Can a prospect's interest be discussed with anybody else?

DSA should respect a prospect's privacy. The prospect's interest may normally be discussed only with the prospect and any other individual/family member such as prospect's accountant/secretary/spouse, authorized by prospect.

4.1 Leaving messages and contacting persons other than the prospect

Calls must first be placed to the prospect. In the event the prospect is not available, a message may be left for him/her. The aim of the message should be to get the prospect to return the call or to check for a convenient time to call again. Ordinarily, such messages may be restricted to:

"Please leave a message that XXXX (name of officer) representing Citibank called and requested to call back at ZZZZZZ (phone number)."

As a general rule, the message must indicate:

- That the purpose of the call is regarding selling or distributing a product of Citibank.

5.0 No misleading statements/misinterpretations permitted

TME/BDE should not -

- Mislead the prospect on any service/product offered;
- Mislead the prospect about their business or organization's name, or falsely represent themselves.
- Make any false/unauthorized commitment on behalf of Citibank for any facility/service.

6.0 Telemarketing etiquettes

PRE CALL

- No calls prior to 0930 Hrs or post 1900 Hrs unless specifically requested.
- No serial dialing
- No calling on lists unless list is cleared by team leader with Citi DNCR base validity

DURING CALL

- Identify yourself, your company and your principal
- Request permission to proceed
- If denied permission, apologize and politely disconnect
- State reason for your call
- Always offer to call back on landline, if call is made to cell number
- Never interrupt or argue

- To the extent possible, talk in the language which is most comfortable to the prospect
- Keep the conversation limited to business matters
- Check for understanding of “Most Important Terms and Conditions” by the customer if he plans to buy the product
- Reconfirm next call or next visit details
- Provide your telephone no, your supervisor’s name or your bank officer contact details if asked for by the customer
- Thank the customer for his/her time

POST CALL

- Customers who have expressed their lack of interest for the offering should not be called for the next 3 months for the same offer
- Provide feedback to the Bank on the customer who has expressed this desire to be flagged “Do Not Disturb”
- Never call or entertain calls from customers regarding products already sold. Politely advise them to contact the Customer Service of the Bank; provide the helpline numbers

7.0 Gifts or bribes

TME/BDE’s must not accept gifts from prospects or bribes of any kind. Any TME/BDE offered a bribe or payment of any kind by a customer must report the offer to his/her management.

8.0 Precaution to be taken on visits/contacts

BDE should

- Respect personal space – maintain adequate distance from the prospect.
- Not enter prospect’s residence/ office against his/her wishes;
- Not visit in large numbers – i.e. not more than BDE and one supervisor, if required.
- Respect the prospect’s privacy.
- If the prospect is not present and only family members/ office persons are present at the time of the visit, he/she should end the visit with request for the prospect to call back.
- Provide his/her telephone number, supervisor’s name or concerned Bank officer’s contact details, if asked by the customer.
- Limit discussions with the prospect to the business – Maintain a professional distance.

9.0 Other important aspects – Appearance & dress code

BDE must be appropriately dressed -

For men this means

- Well-ironed trousers
- Well-ironed shirt, shirt sleeves preferably buttoned down.

For woman this means

- Well-ironed formal attire (saree, suite, etc.)
 - Well-groomed appearance
- Jeans and/or T - Shirt, open sandals are not considered appropriate.

10.0 Handling of letters and communication

Any communication sent to the prospect should be only in the mode and format approved by the Bank.

11. Non-discrimination; right to apply

No discrimination should be exercise against any applicant based on caste, creed, religion, gender, social standing, physical health or disability, including but not limited to, the visually impaired.