



Dear Customer,

At Citibank, we are committed to promoting fair dealing when we conduct business with our customers.

We seek to ensure our customers are treated fairly by abiding by the following principles:

- Fair dealing is central to our corporate culture;
- Products and services offered are suitable for target customer segments;
- Staff are trained and equipped with the necessary knowledge and skills to provide quality advice and information when offering products and services to our customers;
- Customers are provided with clear, timely and relevant information that accurately represent the products and services offered and delivered;
- Customer complaints are handled in an independent, effective and prompt manner.

We are fully committed to ensure:

- Our interaction with you will always be fair, balanced and customer focused;
- Each one of us adheres to values that are designed to ensure that we put your needs first, and to deliver superior customer experience;
- The product range that we distribute undergoes a rigorous due diligence process and where recommendations are provided for wealth management products, these are aligned with your financial objectives and risk profile;
- Our sales personnel are trained and where applicable, certified, prior to them engaging and discussing products with you;
- We provide relevant and clear product information in a timely manner that will help you make informed financial decisions;
- You have easy access to provide your feedback, which will be invaluable to the growth of the business;
- You can reach us through CitiPhone hotline (65) 6225 5225 between 8am and 8pm or email us at customerservice@citibank.com.sg. International Personal Bank customers can reach us through CitiPhone hotline (65) 6224 5757 or email us at service.ipbsg@citi.com. Alternatively, you may also contact your Relationship Manager;
- We follow high service standards on complaints handling and resolution where complaints are resolved in an independent and prompt manner. If you like to have an external review of your concerns, we will guide you to seek the assistance of FIDReC (Financial Industry Disputes Resolution Centre Ltd).

Fair dealing is central to the way we conduct business with you.