

Citibank N.A., India

Customer Service Standard

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Customer Service Standard

A. Background and Objective:

The objective of the customer service standard of the bank is to ensure that we effectively service our customers and address their queries/complaints/grievances effectively and in line with the regulatory guidelines as stipulated by the Reserve Bank of India

This standard is applicable to all the businesses and functions across the bank.

Each business is responsible to ensure that they have instituted the requisite policy document for servicing the same to its customer.

The bank relies on its effective grievance redressal machinery to address complaints. Our staff are trained and made aware of the processes. The timely and effective handling of Customers Complaints/Concerns is fundamental to Citi's principles of Responsible Finance and its commitment to treat all its customers fairly. Citibank NA is committed to promptly responding to and resolving customer Complaints/Concerns and driving appropriate adjustments to business practices to improve customer service and enhance risk management.

The objective of the standard is to ensure that:

- All customers are always treated fairly and without bias.
- All issues raised by customers are dealt with courtesy and resolved in a timely manner.
- Customers are made completely aware of the various modes and alternate channel that they can rely upon to communicate their complaints/ concerns as well as escalate if they are not fully satisfied with our response or resolution to their complaint.

B. Board Approval:

This Standard will be reviewed by the India O&T Head and approved by the Country Coordinating Committee (CCC) at least on an annual basis.

C. Definition of a Complaint / Concern:

A **complaint** is any formal or informal grievance, protest, criticism, or concern communicated to the bank and is considered at most times, an expression of dissatisfaction by a client. This includes all observations, comments, remarks, interpretations, clarifications, notes, and examinations as to such conduct or behavior communicated or documented by the complainant and/or client.

It is important to note that a client complaint is a client's allegation and is not guaranteed valid until proper investigation has been conducted. In all complaint cases, a due review and investigation of the internal process and staff client handling procedure is required to be executed.

Types of Complaints

A complaint includes any statement from a client or the client's agent alleging a grievance against Citi or any employee of the firm or any third party employed by the firm/bank. Examples of issues where complaints can arise include, but are not limited to:

- Failure to carry out instructions effectively.
- Misleading advertising/product information
- Disputes over price/amounts payable.
- Incorrect service charges / Overcharging
- Administrative errors
- Unsuitable or Misleading advice
- Client agreement or contract breach
- Fraudulent / Unauthorized electronic banking transactions
- Errors in deal booking.
- Client complaints related to staff behavior.

This document pertains to customer queries, complaints, grievances raised by customers of the bank. It does not include complaints raised by customers/ third parties of our corporate clients unless it is emanating out of a deficiency in Citibank's process.

D. Channels available for customers to report grievance:

Regular Access Channels (Level 1):

Should a customer have a complaint or query and needs to reach out to the bank, following are the communication channels available to customer:

- Branch- Customers can submit their complaints in writing to the branch officials or drop the same in the complaints / suggestion box.
- Letter
- Email
- Telephone
- SWIFT

Email: Customer can log complaints via email at: Corporatecustomercare@citi.com .

Customer can expect an acknowledgement along with the complaint reference number from these channels within 2 working days of receipt of the complaint at Citibank.

Contact: For Treasury & Trade Solutions (TTS) related complaints the customer will be able to connect with Citiservice India (Toll Free Number: 1800 102 3626). For other complaints, the client can reach out to the respective Relationship /Service Manager.

Escalation of Customer Complaints (Level 2):

If customers are not satisfied with the response that customer receives from the above access channels or if customers do not hear from us in 2 working days, customers can escalate their complaint by:

Writing to **Head- Customer Care via email** at: head.corporatecustomercare@citi.com explaining the details of the issue concerned.

Customers can expect to receive an acknowledgement within 2 working days of receipt of their complaint at Citibank.

Citibank Grievance Redressal Officer (Principal Nodal Officer) (Level 3)

Should the customer continue to be dissatisfied with the response received from the Head Customer Care, customer may escalate their concerns to the Principal Nodal Officer (PNO) in the following manner.

Write to **Principal Nodal Officer** (citibankpno@citi.com) explaining the details of the issue concerned.

Customers can expect to receive an acknowledgement within 2 working days of receipt of their complaint at Citibank.

Customers can also contact the Regional Nodal Officers appointed under the jurisdiction of the respective Banking Ombudsman. Complete contact details of the Nodal Officers/Principal Nodal Officer are available in the List on Citibank Website:

[Citibank Customer Service - One Stop Customer Services Solutions from Citibank | Citibank India](#)

Internal Ombudsman of the Bank**Reserve Bank of India – Banking Ombudsman (2006), Internal Ombudsman Scheme (2018) and Integrated Ombudsman (2021) Scheme**

As per the Reserve Bank of India Integrated Ombudsman Scheme, 2021, a customer can file his complaint before the Banking Ombudsman if the reply is not received from the bank within a period of 30 days after the bank concerned has received his representation, or the bank rejects the complaint, or the complainant is not satisfied with the reply given to him by the bank.

E. Grievance redressal mechanism

1. Registration of Complaints

The Bank enables customers to register a Complaint through multiple channels as mentioned above in Section D.

2. Acknowledgement & Receipt

Complaints/Concerns will be acknowledged upon receipt to the customer; acknowledgement will occur verbally, in writing, or electronically, depending on the channel received.

For all complaints, an acknowledgement along with the complaint reference # will be provided to the customer who has lodged a complaint. The maximum timeframe to acknowledge the complaint will be within 2 working days.

3. Resolution of Complaints

For concerns, the response to the complaint is provided on call/email within 5 working days of the receipt of the complaint for non-investigative cases. For cases where investigation is required, the complaint will be addressed within 14 working days. If the complaints are outstanding for more than 30 days, the Nodal officer appointed under Banking Ombudsman Scheme should be kept updated.

For complaints, once the investigation is completed, the bank will contact the customer and provide him/her with the resolution to the complaint raised. The response must:

- Include a full explanation of the resolution.
- Should be clear for the complainant to understand.
- For written responses any supporting documents referenced within the response provide sufficient resolution detail for an independent reader to reasonably understand
- Prior to closure of the complaint on the complaint management system, all the fields need to be reviewed and modified as appropriate, basis the case investigation and the results.

Should the customer not be satisfied with the resolution, the customer may escalate the grievance to the next escalation level as detailed in section D.

F. Grievance Review Mechanism:

Bank has set up the following committees (Guided by Customer Service Committee Charter) to monitor and review quality of customer service and grievance redressal mechanism of the Bank.

1. Customer Service Committee of the Board

This committee of the Board is responsible to oversee & guide implementation of service enhancement initiatives across the Bank. The Committee meets semiannually to review customer complaints, regulatory mandates, policy decisions, tri-ennial audit conducted of services, review banks performance on initiatives to enhance customer experience. The Committee would also examine any other issues having a bearing on the quality of customer service rendered. This Committee would also review the functioning of Standing Committee on Customer Service at Business Level. The Committee meets on half yearly basis and the minutes of the meeting along with the Deck are circulated and further updated to the CCC.

2. Standing Committee on customer service:

A meeting of the standing committee on customer service across all businesses is held on a quarterly basis consisting of representation from Corporate Banking, Commercial banking, Markets, Security Services, Treasury & Trade Solutions, Legacy franchise, centralized legal and regulatory team, Operations teams, and any other team (Risk/ICRM/Legal/DART) as may be required by the business. This committee serves as the micro level executive committee to ensure timely and effective compliance of RBI instructions on customer service.

The minutes of the standing committees form part of the agenda of the Half yearly Customer service Committee of the Board.

3. Branch Level Customer Service Committee:

The branch level customer service committee meets at least once a month at a cluster level (for cluster of branches) with the participation of all branches. This committee comprises of the regional branch head or branch head (or delegate); and front-line client facing teams who may be invited. Committee will discuss the feedback if any highlighted by the customer in the register maintained at branches or raised by the client to front line client facing teams and evolve ways and means of improving customer service. The branch level committee submits inputs/minutes of such meetings on a quarterly basis to the Standing customer service committee.

Cluster:

West: Mumbai, Pune, Ahmedabad, and Baroda

North & East: Gurgaon, Delhi, Noida, Chandigarh, Kolkata

South: Chennai, Bangalore, Hyderabad, Cochin, Coimbatore

4. Internal Ombudsman of the Bank

Reserve Bank of India – Banking Ombudsman (2006), Internal Ombudsman Scheme (2018) and Integrated Ombudsman (2021) Scheme

As directed by the Reserve Bank of India, Citibank has appointed an Internal Ombudsman (Refer Citi Internal Ombudsman Policy 2022-23)

The Internal Ombudsman is an independent authority and not an employee of Citibank N.A.

In case the bank decides to reject a complaint or provide partial relief to the complainant, Bank will forward such cases to the Internal Ombudsman for further examination within 15 days of receipt of

complaint. These will be independently reviewed by the Internal Ombudsman and the decision of the internal ombudsman will be binding on the bank. However, if the bank decides to disagree with the decision, then such cases will be reported by the Internal Ombudsman to the Reserve Bank of India and by the Bank.

5. Enhanced Disclosures

With a view to strengthen the customer grievance redress mechanism in banks, RBI has put in place a comprehensive framework comprising of enhanced disclosures by banks on customer complaints. The updated disclosures in Annual report are specified in Annexure 1.

G. Sensitizing operating staff on handling complaints

The Bank conducts regular training programs for its staff on customer service and handling customer grievances.

H. Root cause analysis:

Bank will analyze the complaints received over a period and identify cases which are of repetitive nature / count of complaints etc. and try to identify short comings in products/processes/services/technology etc. and take necessary measures to address the same.

Annexure 1 – Point E.5

Enhanced disclosures to be made by banks on complaints and grievance redressal.

Summary information on complaints received by the bank from customers and from the OBOs

Sr. No	Particulars	Previous Year	Current Year
Complaints received by bank from its customers			
1	Number of complaints pending at beginning of the year		
2	Number of complaints received during the year		
3	Number of complaints disposed during the year		
3.1	Of which, number of complaints rejected by the bank		
4	Number of complaints pending at the end of the year		
Maintainable complaints received by the bank from OBOs			
5	Number of maintainable complaints received by the bank from OBOs		
5.1.	Of 5, number of complaints resolved in favour of the bank by Bos		
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Bos		
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank		
6	Number of Awards unimplemented within the stipulated time (other than those appealed)		

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.

Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
Ground - 1					
Ground - 2					
Ground - 3					
Ground - 4					
Ground - 5					
Others					
Total					
Previous Year					
Ground - 1					
Ground - 2					
Ground - 3					
Ground - 4					
Ground - 5					
Others					
Total					

Note: The master list for identifying the grounds of complaints is provided in Appendix 1

Appendix 1.

Master list of grounds of complaints to be used for disclosure on the top five ground-wise receipt of complaints by banks under Para 4 of the Annexure (RBI Circular on Strengthening of Grievance Redressal Mechanism in Banks dated Jan 2021)

- 1) Commercial Cards
- 2) Internet/Mobile/Electronic Banking
- 3) Account opening/difficulty in operation of accounts.
- 4) Mis-selling/Para-banking
- 5) Loans and advances
- 6) Levy of charges without prior notice/excessive charges/foreclosure charges
- 7) Cheques/drafts/bills
- 8) Non-observance of Fair Practices Code
- 9) Exchange of coins, issuance/acceptance of small denomination notes and coins
- 10) Bank Guarantees/Letter of Credit and documentary credits
- 11) Staff behavior
- 12) Facilities for customers visiting the branch/adherence to prescribed working hours by the branch, etc.
- 13) Others