

Grievance Handling Policy

A. Background and Objective

The timely and effective handling of consumer Complaints/Concerns is fundamental to Citi's principles of Responsible Finance and its commitment to treat consumers fairly. Citibank NA, is committed to promptly responding to and resolving consumers' Complaints/Concerns and driving appropriate adjustments to business practices to improve customer service and enhance risk management

The objective of the policy is to ensure that:

- All customers are treated fairly and without bias at all times
- All issues raised by customers are dealt with courtesy and resolved on time
- Customers are made completely aware of their rights so that they can opt for alternative remedies if they are not fully satisfied with our response or resolution to their complaint.

B. Definition of a Complaint / Concern

Complaint/ Concern means an oral or written communication (including an electronic communication) that expresses dissatisfaction with a Citi product, service, policy, employee or a third party service provider acting on Citi's behalf, or any combination of the foregoing Examples include, but are not limited to, the following:

- an allegation of unacceptable employee behavior.
- an alleged violation of law, regulation, or policy.
- a product issue including product design or performance issues.
- a sales or service practice issue.
- problem handling and resolution (e.g., multiple hand-offs, excessive time lag); and
- An allegation that presents the potential for reputational risk.

C. Channels available for customers to report grievance

Regular Access Channels (Level 1)

If a customer has a problem or wishes to register a complaint, they can reach us at any of the following access channel.

- 24-Hour CitiPhone**
- Through Email**
- Other Modes**
 - **Through Citibank Online Inbox**
 - **Interaction at Branch Banking**
 - **Citi Managed Social Media**
 - **Escalation made to Citibank senior management**

Customer can expect a response from these channels within 2 working days of receipt of your complaint at Citibank (taking into account postal and other delays that may occur beyond the control of Citibank).

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](#) explaining the details of the issue concerned through Webform. Customers will receive a response within 2 working days of receipt of their complaint at Citibank.

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

If customers are not satisfied with the response received from the Head Customer Care, customer may escalate their concerns to the Principal Nodal Officer (PNO) in the following ways.

1. Write to [Principal Nodal Officer](#) explaining the details of the issue concerned through Webform on Citibank Website (<https://www.online.citibank.co.in/customerservice/home.htm>) Customers will receive a response within 2 working days of receipt of their complaint at Citibank.

OR

2. Customers can call us at the Toll-Free Number 1-800-266-2400 (India Toll free) / 022-49552400 between 10:00 AM to 6:00 PM IST (Monday to Saturday) except on national holidays.

Our team of specialized Customer Service Executives will attend your call and resolve your issues.

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 (<https://www.online.citibank.co.in/customerservice/home.htm>)

Citibank Senior Management (Level 4)

Incase customers continue to be dissatisfied with responses received at any of the above levels, they can write directly to Senior Management of Citibank explaining the details of the issue concerned through Webform on Citibank Website (<https://www.online.citibank.co.in/customerservice/home.htm>)

Customers will receive a response within 2 working days of receipt of their complaint at Citibank

Reported complaints are complaints resolved in greater than one working day in accordance with RBI Master Circular on Customer Service.

Reserve Bank of India – Banking Ombudsman Scheme

As per the Reserve Bank of India Banking Ombudsman Scheme, 2006, a customer can file his complaint before the Banking Ombudsman if the reply is not received from the bank within a period of one month, 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.

In line with the above Scheme, in case customers have not heard from us for a month or customers are not satisfied with the resolution provided by any of the above channels or individuals appointed by Citibank, please feel free to contact the Banking Ombudsman, a statutory body appointed by the Reserve Bank of India to look into the provision of satisfactory service by banks. A detailed note is made available on Citibank Website (<https://www.online.citibank.co.in/customerservice/home.htm>) or Customer can refer the same through <http://www.rbi.org.in>

D. Grievance redressal mechanism

1. Registration of Complaints

The Bank enables customers to avail of services through multiple channels as mentioned above in section C.

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. Acknowledgement requirements must be based on regulatory guidelines.
- For all complaints, an acknowledgement will be provided to the customer who has lodged a complaint. The maximum timeframe to acknowledge the complaint will be within 2 days. The acknowledgement will include:
 - Contact details of the bank
 - Estimated timeframe for follow-up or resolution
 - Mode of contacting Citi regarding the Complaint/Concern

3 . Resolution of Complaints/Concerns

For concerns, the response is provided on call or within 1 business day of receipt.

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

- Include a full explanation of the resolution
- Be presented in a style the complainant can understand
- For written responses any supporting documents referenced within the response and:
 - Provide sufficient resolution detail for an independent reader to reasonably understand.
 - Include how Citi can be reached if there are follow-up questions regarding the Complaint/Concern
- 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.

E. Grievance Review Mechanism:

Bank has set up the following committees and review mechanism to monitor and review quality of customer service and grievance redressal mechanism of the Bank

1. Customer Service Committee of the Board (CCC)

This committee of the Board is responsible to oversee & guide implementation of service enhancement initiatives across the Bank. The Committee meets once every quarter to review customer complaints, regulatory mandates, policy decisions, 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.

2. Standing Committee on Customer Service

The Standing Committee chaired by the CBM and include the Internal Ombudsman as its Member to enable an independent feedback on the quality of customer service rendered by the bank. The committee have the following functions:

- (a) Evaluate feed-back on quality of customer service received from various quarters. The committee also review comments/feed-back on customer service. Matters deliberated in this meeting are further taken up actions/system development.
- (b) The Committee is responsible to ensure that all regulatory instructions regarding customer service are followed by the bank. Towards this, the committee would obtain necessary feed-back respective units
- (c) The committee also considers unresolved complaints/grievances and offer their inputs.
- (d) Submit report on its performance to the customer service committee of the board at quarterly intervals.

3. Branch Level Customer Service

Bank has constituted Branch level Customer Service Committee headed by Branch head. The Committee meet at least once a month to study complaints/ suggestions, cases of delay, difficulties faced / reported by customers / members of the Committee and evolve ways and means of improving customer service. This is also been presented in the Quarterly Standing Committee for Customer Service.

The Committee acts as a forum to enable customers meet and interact with the senior officials of the Bank with the following objectives:

- (a) Collect customer feedback on services provided by the Bank
- (b) Reduce information gap between customers and Bank
- (c) Most importantly build trust amongst customers

4. Internal Ombudsman of the Bank

In line with the instructions from the Reserve Bank of India if the bank decides to reject or provide a partial relief, such cases are referred to the Internal Ombudsman for further examination, prior to the reply sent to customers.

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**. This has been implemented in the Annual Report of FY 2020-21.

F. Sensitizing operating staff on handling complaints

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

Annexure 1 – Point E.5

Enhanced disclosures to be made by banks on complaints and grievance redress

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

Sr. No	Particulars	Previous year	Current year
	Complaints received by the 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 favor 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 .					

Note: For the purposes of the above report Grounds 1-5 will be as per the RBI top grounds of complaints, the balance complaints will be considered under “Others”.

[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 Annex

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