

Citibank Europe plc Complaints Procedure Rules for Legal Entities and Entrepreneurial Individuals (the “Complaints Rules”)

These **Complaints Rules of Citibank Europe plc**, a company established and existing under the Irish law, registered seat at Dublin, North Wall Quay 1, Ireland, registered in the Register of Companies in the Republic of Ireland, under the number 132781, conducting its business in the Czech Republic through Citibank Europe plc, organizační složka, registered seat at Prague 5 - Stodůlky, Bucharova 2641/14, Postal Code 158 02, Reg. No. 28198131, registered in the Commercial Register with the Municipal Court in Prague, Section A, Insert 59288 (the “**Bank**”) **govern the basic principles for the administration of complaints and claims filed by Bank’s clients – legal entities and entrepreneurial individuals in terms of payment and other services provided within the Czech Republic (the “Client”)**. In terms of providing banking services, the Bank is subject to the oversight authority of the home country, Central Bank of Ireland, the oversight authority of European Central Bank and the oversight authority of the host country, the Czech National Bank, with registered office at Na Příkopě 28, Prague 1, Postal Code 115 03.

I. Requirements as to compliant/claim

- By complaint/claim shall be deemed any plaint made by the Client in which his/her disagreement with procedure taken by the Bank is expressed upon the providing of services or, any plaint made by the Client by which the Bank is notified of any problem the Client has undergone or is undergoing in relation with the Bank and the services provided by the Bank. If the subject of any such disagreement is complaint/claim raised with respect to the quality, scope or price of any provided service, upon the processing of such complaint/claim, the principles of these Complaints Rules shall be applied regardless of specific indication of such plaint.
- The complaint/claim shall include data by which the Client is identified (specifically, the name and surname, ID code, contact address), data identifying the Bank’s service to which the complaint/claim relates to and, specific description of subject of the complaint/claim, with all supporting details provided, if available.
- The complaint/claim shall contain specific information on what the Client demands for and what are her/his claims against to the Bank.

II. Administration of complaint/claim

- Any complaint/claim must be made by the Client:
 - **Over the phone:**
 - Commercial banking’s Clients (Commercial Banking) through Customer centre during official business hours from 8.30 a.m. to 5 p.m. on telephone number +420 233 062 330. The complete list of Customer centre contacts, who are responsible for administration of Clients’ complaints/claims, is also available on Citibank webpages www.citibank.cz in section Contacts – part “Client Service”.
 - Corporate banking’s Clients (Large Corporate and Subsidiaries of Foreign Multinational Companies) through CitiService department on official business hours from 8.30 a.m. to 5 p.m. on telephone number +420 233 061 491, 632.
The complete list of CitiService representatives, who are responsible for administration of Clients’ complaints/claims, is also available on Citibank webpages www.citibank.cz in section Contacts – part “Client Service”.
 - **In writing: addressed** to Citibank Europe plc, organizační složka, Customers Service department, Bucharova 2641/14, Prague 5 - Stodůlky, Postal Code 158 02, or in electronic form via Electronic banking.

- **Personally at Branch:** in such case, the Client should contact a banker who will pass such complaint/claim for due processing.
- Based on Client's request, the Bank notifies the Client about respective steps the Bank with respect of his/her complaint/claim will take and which department of the Bank is responsible for the complaint/claim settlement.

III. Methods of Providing Reply to Complaint and Period for Complaint Processing

- The Bank resolves the Client's complaint/claim within 15 business days of the date of its receipt.
- As a rule, the Bank delivers its response to the complaint/claim by the same route as that by which the complaint/claim was delivered to the Bank, unless the Bank and the Client agree otherwise. At the Client's request, the Bank provides the reply in writing.
- If, for reasons beyond its control, the Bank is unable to resolve the Client's complaint/claim within the above period it shall, within the same period (i.e. within 15 business days of the date of receipt of the complaint/claim), send to the Client a holding reply, clearly indicating the reasons for a delay in resolving the complaint/claim, and shall resolve it no later than 35 business days of the date of its receipt.
- By the day of receipt of the complaint/claim is meant the day on which the Bank receives the complaint/claim through the means mentioned above. Every substantial amendment or modification to any complaint/claim's contents shall be deemed, for the purposes of the running of the period referred to above, to be a new complaint and, thus, the period for its processing shall start to run from the beginning.

IV. Final Provisions

- These Complaints Rules shall become valid and effective on June 9, 2022 and shall fully replace Complaints Procedure Rules in effect from February 10, 2022.
- The valid Complaints Rules are published by the Bank on the Bank's branch web pages and, at the same time, the Complaint Rules are available to public at the registered seat of the Bank's branch in the Czech Republic - Citibank Europe plc, organizační složka and at every branch of the Bank in the Czech Republic.
- In the case that the Client is unsatisfied with the settlement of his/her complaint/claim made in accordance with these Complaint Rules, the Client has the following possibilities:
 - (i) to contact the Head of the Bank's branch in the Czech Republic - Citibank Europe plc, organizační složka at the address Citibank Europe plc, organizační složka, Prague 5 - Stodůlky, Bucharova 2641/14, Postal Code 158 02;
 - (ii) to contact the Czech National Bank, registered office at Na Příkopě 28, 115 03 Prague 1, <http://www.cnb.cz>;
 - (iii) to contact the Central Bank of Ireland, registered office at New Wapping Street, North Wall Quay, Dublin 1, Ireland, <http://www.centralbank.ie/>;
 - (iv) to contact the Czech Banking Association, registered office at Italská 2584/69, Vinohrady, 120 00 Praha, 2, e-mail: cba@cbaonline.cz, <https://www.cbaonline.cz/>, in compliance with paragraph 4.2. of the Czech Banking Association Standards Nr. 19/2005 - The Code of Conduct between Banks and Clients.
- In the case that the Client is unsatisfied with the settlement of his/her complaint/claim made in accordance with these Complaint Rules, the Client also may file a civil law petition.