

# **Citibank Europe plc Complaints Procedure Rules for Corporates (hereinafter „Complaints Rules“)**

*Complaints Rules of Citibank Europe plc, 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 6, Vokovice, Evropská 423/178, Postal Code 166 40, Reg. No. 28198131, registered in the Commercial Register with the Municipal Court in Prague, Section A, Insert 59288 (further as „Bank“) govern the basic principles for the administration of complaints, i.g. claims filed by Bank’s clients-corporates in terms of the services provided within the Czech Republic (further as „Client“). The Bank is a financial institution providing an investment services supervised, to the extent and under the conditions stipulated by relevant legal regulations, by a registered state, an Irish regulator (Financial Regulator), and followed by supervision of a host state, the Czech National Bank, and particularly in relation to proceeding rules with the customers by course of Act No. 256/2004, Coll., on business activities on capital market as amended by the subsequent regulations. Also competent to decide certain disputes may be the Financial Arbiter of the Czech Republic whose activities are performed in accordance with Act No. 229/2002, Coll., Financial Arbiter Act, as amended.*

## **I. Requirements as to complaint/claim**

- As 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 this 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:
  - o **over the phone:** through CitiService department on official business hours from 8.30 a.m. to 5 p.m. on telephone numbers +420 233061-491/-839/-846. Complete list of CitiService representatives who are responsible for disposal of customer complaints, is available on Citiweb sites [www.citibank.cz](http://www.citibank.cz) in section Commercial Banking in part „Client centre - CitiService“ or in section Corporate Banking in part „CitiService“.
  - o **in writing:** addressed to Citibank Europe plc, organizační složka, Customers Service department, Evropská 178, Prague 6, ZIP 166 40, or in electronic form via Electronic banking.
  - o **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 thereof.

## **III. Timeframe for complaint/claim administration and notification**

- The Client shall be notified by the Bank of respective settlement of his/her complaint/claim in writing or by phone without any delay, not later than within thirty (30) calendar days subsequent to the date of receipt of his/her complaint/claim by the Bank.
- As acceptance day of the complaint/claim passed through the manners mentioned above is considered the date of complaint/claim receipt by the Bank. Each substantial amendment or modification to/in any complaint/claim’s

contents shall, for the purposes of the running of the timeframe referred to above, be deemed a new filing/lodging and, thus, the timeframe for its processing/settlement shall repeatedly be commenced.

- If it is impossible to settle any complaint/claim within the above stipulated timeframe (mainly due to complaint/claim's character or complaint's timeframes of respective third parties etc.), the Bank shall be liable to notify the Client, within such timeframe, of anticipated term of such complaint/claim's settlement as well as of the reason for which the timeframe is extended.

#### **IV. Final Provisions**

- Complaints Rules shall become valid and effectual by May 1, 2009 and shall fully replace Citibank Complaints Procedure Rules issued on June 30, 2007.
- Valid Complaints Rules are issued by the Bank on the Bank's web pages and, at the same time, Complaint Rules are available for public at the Bank's business registered place and at every branch of the Bank.
- In case the Client is unsatisfied with the respective settlement of his/her complaint/claim made in accordance with the Complaint Rules, the Client has the following possibilities:
  - i) to contact in writing Citibank Corporate Banking Head at the address of the Bank's business registered place;
  - ii) in terms of the system of payment and electronic payment instruments, to contact office of Financial Arbiter of the Czech Republic in Washingtonova 25, 110 00 Praha 1, e-mail: [arbitr@finarbitr.cz](mailto:arbitr@finarbitr.cz), tel: +420 221 674 600, fax: +420 221 674 666, <http://www.finarbitr.cz>
  - iii) to contact the Czech National Bank, Na Příkopě 28, 115 03 Praha 1, <http://www.cnb.cz>
  - iv) to contact Irish Financial Services Regulatory Authority (Financial Regulator), PO Box 559, Dame Street, Dublin 2, Irsko, <http://www.financialregulator.ie/Pages/home.aspx>
  - v) to contact the Czech Banking Association, Vodičkova 30, 110 00 Praha 1, e-mail: [cba@czech-ba.cz](mailto:cba@czech-ba.cz) in compliance with the paragraph 4.2. of the Czech Banking Association Standards Nr.19/2005 - The Code of Conduct between Banks and Clients („Standard“ as published on the Bank's web pages)
- Any change made in the Complaints Rules shall be published by the Bank without delay. If, following the publication of any change made in the Complaints Rules, the Client applies to the Bank for any service or product offered or, rendered, respectively, by the Bank and/or (depending on which event occurs earlier), unless, within one calendar month after the date upon which any such change made in the Complaints Rules is published, the respective contractual relationship with the Bank is withdrawn from by the Client, it shall be deemed that the Client agrees with and accepts any such change made in the Complaints Rules.