



Dear Client,

Thank you for your continued support and for the confidence that you have placed in us. I would like to assure you that we do not take this confidence for granted.

At Citibank, we work as one team with a common purpose – to provide best-in-class service to our customers. Our philosophy has always centred on our belief that customers should be treated in a fair and balanced manner. Thus, we endeavour to make Fair Dealing a core practice in everything we do – from the way we conduct our business and interact with customers to the products and services we offer. This belief is embedded through our Client Excellence Programme, which was launched in 2007.

You have my assurance that we are committed to ensuring that Fair Dealing is central to everything we do and it is a belief we stand by in our interactions with you, our valued customer:

- Our interaction with you will always be fair and balanced
- We adhere to values that are designed to ensure that we put your needs first, and we always aim to deliver superior customer experience;
- The range of wealth management products that we distribute undergo a rigorous due diligence process and whilst we do not guarantee the performance of such products, we are committed to recommending you products that are aligned with your expressed financial objectives, investment knowledge/experience, and risk attitude/appetite;
- Prior to engaging and recommending products to you, our sales personnel will undergo training and be certified to offer such products to 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 channels through which you can provide any feedback you may have that will enable us to further enhance the services we provide : You can reach us through our CitiPhone Banking helpline which is available 24 hours a day, visit any one of our branches, contact your Personal Banker or Relationship Manager, or write to our Customer Service Director for this purpose;
- We follow a set of service standards on complaints handling and resolution to ensure your issues are resolved in an independent and prompt manner.

As we continue to build a stronger partnership together, we fully recognize that your support and the continued trust that you place in us is the foundation of our success.

You are at the centre of everything we do and we will work tirelessly towards ensuring that we meet and exceed your expectations in a fair and responsible way.

Yours sincerely,  
**Ajay Kashyap**  
Managing Director,  
Head - NRI Business