

Financial Service	Approximate Turnaround Time
Item 1 – 2 Complaint Receiving and Handling	
1. Acknowledgement of receipt of complaint	
<ul style="list-style-type: none"> Complaint via Call Center 1588 	Immediately
<ul style="list-style-type: none"> Complaint via website www.citibank.co.th 	1 Business Day
<ul style="list-style-type: none"> Complaint via email 	1 Business Day
<ul style="list-style-type: none"> Complaint via written letter 	7 Business Day
<ul style="list-style-type: none"> Complaint via staff at Head office or branches 	Immediately
2. Informing of investigation result or progress (exclude fraud cases)	
<ul style="list-style-type: none"> Citi will solve a complaint, or, in case the complaint cannot be solved within the approximate turnaround time, Citi will inform the customer of the progress of investigation and the expected approximate turnaround time required for investigation.* 	15 Business Days
* Approximate Turnaround Time is counted from the business day after the date of acknowledgement.	
Item 3 – 6 Consumer Lending Products	
3. Discharge of the security for retail customers	
<ul style="list-style-type: none"> <u>In case of complete payment</u> – Citi will contact the customer and will be ready for the discharge of security. 	15 Business Days
<ul style="list-style-type: none"> <u>In case of refinance</u> - Citi will contact the customer and will be ready for the discharge of security. 	25 Business Days
4. Request for debt restructuring for retail customers	
<ul style="list-style-type: none"> Citi will inform the customer of the preliminary result.** 	25 Business Days
5. Issuance of a confirmation letter for payment completion for retail customers	
<ul style="list-style-type: none"> Citi will issue a confirmation letter for payment completion.** 	15 Business Days
6. Inquiry of loan status for retail customers (e.g. remaining principal, installment amount, etc.)	
<ul style="list-style-type: none"> <u>Verbally</u> - Citi will provide information after processing customer verification.** 	Immediately
<ul style="list-style-type: none"> <u>In writing</u> - Citi will provide information in writing.** 	15 Business Days
** Approximate Turnaround Time is counted from the business day after the date of request together with complete supporting document(s) (if any).	
Item 7 – 10 Deposit	
7. Inquiry of erroneous cash deposit/ cash withdrawal transactions via Cash Deposit Machine or Automatic Teller Machine (CDM/ATM) between Citi accounts (e.g. non-receipt of cash, incorrect amount, etc., but excluding fraud cases);	
<ul style="list-style-type: none"> Citi will investigate, inform the result, and adjust the transaction (if any).*** 	5 Business Days
8. Inquiry of erroneous cash deposit/ cash withdrawal transactions via Cash Deposit Machine or Automatic Teller Machine (CDM/ATM) between Citi account and other bank account (e.g. non-receipt of cash, incorrect amount, etc., but excluding fraud cases);	
<ul style="list-style-type: none"> Transaction made in Bangkok and greater areas - Citi will investigate, inform the result and adjust the transaction (if any).*** 	7 Business Days
<ul style="list-style-type: none"> Transaction made in upcountry - Citi will investigate, inform the result and adjust the transaction (if any).*** 	10 Business Days
9. Inquiry of incorrect electronic fund transfer via ATM/CDM/Internet/Mobile Banking due to system error causing non-receipt of fund transfer. Citi will investigate, inform the result and adjust the	

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transaction (if any). ***	
<ul style="list-style-type: none"> Transaction made via prompt pay services 	3 Business Days
<ul style="list-style-type: none"> Transaction made via other service channels 	5 Business Days
10. Inquiry of incorrect fund transfer within Citi accounts (e.g. incorrect recipient account, incorrect amount, etc., but exclude fraud cases)	
<ul style="list-style-type: none"> Citi will investigate and inform the result.*** 	15 Business Days
11. Inquiry of incorrect fund transfer between Citi account and other banks' account (e.g. incorrect recipient account, incorrect amount, etc., but exclude fraud cases)	
<ul style="list-style-type: none"> Citi will investigate and inform the result.*** 	20 Business Days
*** Approximate Turnaround Time is counted from the business day after the date of request together with complete supporting document(s) (if any).	
Item 12-13 Electronic Cards	
12. Suspension of Electronic Cards	
<ul style="list-style-type: none"> <u>ATM Card</u> Citi will suspend the card within 5 minutes after Citi is informed of loss via phone. The cardholder is not responsible for any withdrawal incurring after the suspension. 	5 Minutes
<ul style="list-style-type: none"> <u>Credit Card</u> Citi will suspend the card within 5 minutes after Citi is informed of loss via phone. The cardholder is not responsible for any transaction incurring after the suspension. 	5 Minutes
13. Citi credit card transaction dispute (only dispute on payment transaction for goods/service purchased within Thailand and overseas, and dispute on cash advance transaction made through overseas ATM)	
<ul style="list-style-type: none"> Customer should dispute a transaction with Citi within 10 days since receiving a statement Then Citi will investigate, make a dispute request to the acquirer bank, and keep the customer informed of the result.**** 	90 Days
**** Approximate Turnaround Time is counted from the business day after the date of written request together with complete supporting document(s) (if any).	
Item 14 Other services	
14. Inquiry of other information for retail customers as follows	
<ul style="list-style-type: none"> For interest calculation for Citi credit card/Citi ready credit account for the last 3 cycles, Citi will provide the information in writing to the customer***** 	7 Business Days
<ul style="list-style-type: none"> For interest calculation for loan for the last 12 cycles, Citi will provide the information in writing to the customer***** 	15 Business Days
<ul style="list-style-type: none"> For bank statements for the last 6 cycles, Citi will provide the information in writing to the customer***** 	3 Business Days
***** Approximate Turnaround Time is counted from the business day after the date of request.	

Remarks: In order to enhance the quality of service to its customers, the Bank hereby provides the customers, the above standard level of service, solely for informative purpose so that the customer will understand the servicing timeline on estimation basis. It shall not be deemed as a part of contract with the Bank nor a service guarantee by the Bank. If the Bank cannot process within the above servicing timeline, the Bank shall keep customer informed of any update and progress including approximate servicing timeline. The Bank shall hold no responsibility for any damages which may occur, directly or indirectly, from any non-compliance to such standard level of service. The Bank reserves the right to change, amend, or adjust this standard level of service at its sole discretion and without any requirement for prior notification. In any case, the Bank shall have to comply with any applicable laws regulations and relevant contractual obligations.