

Appendix 1

Complaints guide for ICG customers

Dear Valued Customer,

At Citi Islamic investment bank e.c (“Citibank”) we endeavor to provide a world class level of service through a continuous process of staff training and improvement in our processes. Whilst we are grateful for your positive feedback with regards to our standards of service, it is equally important for us to welcome any concerns you may have with regards to the service offered by our bank. This will help us in further improving our existing standards.

In this regard we are detailing below the various channels through which you may register your concerns and also any suggestions that you may have about the service level you expect from Citibank.

Channels available for raising concerns:

1. You may address your concerns/complaints to our Complaints Officer Ms. Lamees Almahroos at lamees.abbas.almahroos@citi.com or telephone +973 1758 4123.
2. You may refer to the placemat provided to you with the business contact details.
3. If you are still not satisfied with the response received, you can direct the matter to Mr. Amit Dhoot, Chief Country Compliance Officer at amit.dhoot@citi.com or telephone +973 1758 8565. Our country compliance officer will review your complaint and will provide you with an appropriate response, along with the various options that are available to you to pursue the matter further within Citibank.
4. In the event that the complaint is still not resolved, our Country Compliance Officer will provide you with contact details of the Compliance Directorate at the Central Bank of Bahrain where your complaint should be referred to.

What you should expect from us:

1. An acknowledgement within 5 days of receipt of your concern/complaint and name of the person handling your concern/complaint.
2. A Comprehensive investigation into the concern/complaint raised.
3. An interim update letter should your concern/complaint not be resolved within 4 weeks of receipt of your complaint.
4. A final closure letter addressing your concern/complaint.

Thanking you,

Citi Islamic investment bank e.c

Licensed by CBB as a conventional Islamic Bank