



## **Treating Our Customers Fairly Charter**

The Senior Management and each of the employee of Citibank Berhad are committed to deliver good financial outcomes to our financial consumers<sup>1</sup> (Customers). We believe in building long term and mutually beneficial relationships with our Customers.

This Charter specifies our commitment to provide high standards of fairness in all our dealings with our Customers.

We are committed to adhere to the following Principles, which reflects our commitment to serve our Customers with fairness, and provide value:

### **1. We commit to embed fair dealing into our institution's corporate culture and core values**

- We will set minimum standards on fair business practices in all dealings with our Customers. This includes considering the needs of our Customers and how they can be served in designing financial products and services;
- We will provide financial services or products, which creates value to and are suitable to our Customers' financial circumstances;
- We will at all times preserve the confidentiality of our Customers' information;
- We will train the relevant personnel to apply the principles of fairness in ensuring Customers are provided with appropriate and suitable product recommendation;
- We will maintain a complaint management process to ensure timely and adequate resolution of our Customers' feedback and concerns.

### **2. We commit to ensure that Customers are provided with fair terms**

- We will ensure that the terms in our terms and conditions, contracts and agreements are fair, transparent, and well communicated to Customers;
- We will ensure that terms and conditions, contracts and agreements set out the respective rights, liabilities and obligations clearly and as far as possible in plain language;

### **3. We commit to ensure that Customers are provided with clear, relevant and timely information on financial services and products**

- We will provide Customers with clear, relevant and timely information in a product disclosure sheet and appropriate documents;
- We will disclose key product features, fees and charges, risks and benefits in a clear and concise manner;

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<sup>1</sup> Financial Consumers as defined in the Fair Treatment of Financial Consumers Policy by Bank Negara Malaysia

- We will disclose and explain critical terms to Customers at the appropriate stages when financial products and services are offered to Customers.

**4. We commit to ensure that our employees, representatives and agents exercise due care, skill and diligence when dealing with Customers**

- We will conduct all sales, advertising and marketing of our financial services and products with integrity and clarity;
- We will avoid or clearly disclose actual or potential conflicts of interest in providing our financial products and services to our Customers;
- We will apply the appropriate employee incentive program that takes into consideration whether actions taken achieve the intended outcome of fair treatment of Customers.