



COMPLAINT RULES
(investments services and activities)

1. This document (hereinafter referred to as the **Document**) is issued by Citibank Europe plc, with its seat at 1 North Wall Quay, Dublin 1, Ireland, registered with the Company Registration Office under number 132781, operating in the Slovak Republic through Citibank Europe plc, with its registered office at Dvořákovo nábrežie 8, 811 02 Bratislava, Slovak Republic, IČO: 36 861 260, registered in the Commercial Register of the District Court Bratislava I, Section Po, Insert č. 1662 / B (hereinafter referred to as the **Bank**).
2. This Document is an integral part of the Bank's General Business Terms and Conditions, the Bank's Special Terms and Conditions of Business, and other terms and conditions governing the provision of investment services and investment activities by the Bank. In the event of a conflict between the provisions of (i) this Document and (ii) the respective trade or other conditions and agreements relating to the provision of an investment service or activity, the provisions of the documents and agreements referred to in (ii) above shall prevail.
3. If you intend to complain about any of the investment services or activities provided by the Bank, please contact us immediately to resolve your request in the shortest possible time. Please submit your complaint in written form, unless you agreed with the Bank on any other means of communication for this purpose.
4. For the sake of efficiency, please always state your name in the complaint, mark your company, be sure to include the contact details (including e-mail and telephone contact) and, last but not least, describe the problem and the details of the transaction in question as accurately as possible.
5. Please always file your complaint without any delay after you find out or you have been found to be able to identify any deficiencies in the investment service or activity (hereinafter referred to as the **Settlement Time**). Please note that complaints lodged after 13 months after the Settlement Time lapsed, may not be accepted by the Bank.
6. The Bank accepts complaints during its operating hours. Throughout the entire public opening hours, an employee will be present in the Bank to take over any complaint.
7. The Bank will inform you of the receipt of the complaint.
8. Please provide the Bank with all the necessary assistance to handle the complaint.
9. The Bank shall inform the Client of the resolution of the complaint in writing or in any other agreed manner.
10. In handling complaints, the Bank will proceed in accordance with the applicable provisions of applicable laws, agreements and conditions set out in point 2 (ii) of this Document and other terms and conditions set forth in this Document.
11. The Bank always tries to resolve the complaint without delay. The Bank will inform you of the manner of handling the complaint within 30 days at the latest. If it is not in the position to rectify the complaint within this time limit, the Bank will inform you of it, stating the reasons why it needs more time for its investigation, and how much.
12. For ease of use, the following are the basic contact details and links to the relevant websites:

Contact address: Citibank Europe plc, pobočka zahraničnej banky, Dvořákovo nábrežie 8, 811 02
Bratislava

Website: www.citibank.sk