Citibank Europe plc Complaints Procedure Rules for Bulgaria (the "Complaints Rules")

These Complaints Rules of Citibank Europe plc, a company established and existing under Irish law, registered seat at Dublin, North Wall Quay 1, Ireland, conducting its business in Bulgaria through **Citibank Europe plc, Bulgaria Branch**, with its registered address at 48 Sitnyakovo Blvd, Serdika Offices, 10th Floor, Sofia 1505 (the "Bank"), govern the principles for the administration of complaints and claims filed by the Bank's clients (the “Client”).

These rules are established in accordance with Bulgarian law. All disputes arising from the business relations between the Bank and the Client shall be resolved by the competent court in Sofia, Bulgaria, in accordance with the applicable procedural rules.

I. Requirements for a Complaint

1. For the purposes of this document, "Complaint" is defined as any submission made by a Client expressing dissatisfaction with a procedure, product or service offered by or through the Bank, or notifying the Bank of any issue the Client has experienced in relation to the products or services provided.
2. The complaint/claim must include:
   - **Client Identification Data:** Full name, company name, contact address, and any other relevant identifiers.
   - **Product or Service Identification:** Data identifying the Bank's service or product to which the complaint relates.
   - **Detailed Description:** A specific description of the subject of the Complaint, with all supporting details and documents, if available.
3. The Complaint should contain specific information on what the Client demands and what their claims are against the Bank.

II. Administration of a Complaint

Any Complaint must be made by the Client through one of the following channels:

- **By E-mail:** citiservice.bulgaria@citi.com

- **By Mail:** Addressed to Citibank Europe plc, Bulgaria Branch, 48 Sitnyakovo Blvd, Serdika Offices, 10th Floor, Sofia 1505, Bulgaria.
- **Over the Phone:**
  - **Through CitiService:** via phone (359 2) 9175 175 during official business hours.
  - **Through Reception:** via phone (359 2) 9175 100 during official business hours.

III. Method of Reply and Period for Complaint Processing

1. The Bank resolves the Client's Complaint within **15 business days** of the date of its receipt.
2. As a rule, the Bank delivers its response to the Complaint in a durable media via the same channel through which it was received and in the same language it was received, unless the Bank and the Client agree otherwise.
3. If, for reasons beyond its control, the Bank is unable to respond to the Complaint within the 15-day period, it shall send the Client a holding reply. This reply will clearly indicate the reasons for the delay and specify the deadline by which the Client will receive a resolution. This deadline shall not exceed **35 business days** from the date of the Complaint's receipt.
4. The day of receipt is the day on which the Bank receives the Complaint through one of the means mentioned in Section II. Any substantial amendment to the Complaint shall be deemed a new submission, and the processing period shall start to run from the beginning.
5. Business day means a business day on the territory of Republic of Bulgaria.

IV. Final Provisions

1. The valid Complaints Rules are published on the Bank's public website for Bulgaria and are available at the Bank's branch.
   - In the case that the Complaint has not been resolved to Client's satisfaction in accordance with these Complaints Rules, the Client has the right to refer the dispute for resolution to the **Conciliation Commission for Payment Disputes**, contact details below:

     Address: Sofia 1000, 1, Vrabcha Street, 4th floor;

     Telephone: +359 2 9330565;

     Fax: +359 2 9884818;

     E-mail: adr.payment@kzp.bg;

     Website: www.kzp.bg and http://abanksb.bg/pkps.