

## POLICY

### INTRODUCTION

#### Objective of the Policy

FirstBank seeks to maintain and enhance our reputation of providing you with high quality products and services. We value complaints as they assist us to improve our products, services and customer service.

FirstBank is committed to being responsive to the needs and concerns of our customers or potential customers and to resolving complaints as quickly as possible.

This policy has been designed to provide guidance to both our customers and staff on the manner in which FirstBank receives and manages complaints. We are committed to being consistent, fair and impartial when handling complaints.

The objective of this policy is to ensure:

- Awareness on our complaint lodgement and handling processes
- That both customers and staff understand our complaints handling process.
- Complaints are investigated impartially with a balanced view of all information or evidence.
- Complaints are considered on their merits taking into account individual circumstances and needs.
- Recognition of customers' right to provide feedback and complain about product and services rendered.
- All complaints are treated in line with laid down statutory and regulatory requirements.

#### Background

In preparing this Policy, FirstBank has endeavoured to align our procedures with relevant regulatory and legal requirements as well as current best practice. In particular, this Policy is designed to satisfy the requirements of BSI ISO 10002:2004 – Customer Satisfaction – Guidelines for complaints handling in organisations.

#### What is a Complaint?

This Policy is intended to address complaints made to FirstBank. In accordance with BS ISO 10002-2004, a complaint under this Policy is defined as follows:

**An expression of dissatisfaction made to an organisation, related to its products, or the complaints-handling process itself, where a response or resolution is explicitly or implicitly expected.**

Any person or organisation (the complainant) who is dissatisfied with a product or service provided by the Bank, for any reason, may contact FirstBank to complain. A complaint may be oral or written. At times, complaints can be by way of negative feedback, which may not require a resolution or formal follow-up. While this type of feedback is valuable, the Policy does not apply to feedback of this nature.

### HANDLING A COMPLAINT

How can a complaint be made?

If you are dissatisfied with a product or service provided by FirstBank, you may in the first instance consider speaking directly with the staff member/s you have been dealing with. If you are uncomfortable with this or consider the said staff member unable to address your concerns you can lodge a complaint with us in one of the following ways:

- By completing a Complaints form on our website [www.firstbanknigeria.com](http://www.firstbanknigeria.com)
- By calling First Contact on 0700FIRSTCONTACT (0700-34778-2668228), 01-4485500, 0708-062-5000.
- By writing to us: Complaints Management Unit  
First Bank of Nigeria, Ltd  
35 Marina.  
P.O. Box 5216 Lagos, Nigeria
- By emailing us [complaints@firstbanknigeria.com](mailto:complaints@firstbanknigeria.com)
- In person by speaking to any of our customer service staff at our branches. Please note that you will be required to fill a Complaint Form. Details of the complaints will then be logged on the FirstCustomer CRM.
- Relationship Manager: Corporate and Institutional Banking customers may give feedback to their relationship managers by telephone or email.
- SMS: Send an SMS to 30012.
- Social Media: [Facebook](#), [Twitter](#)

What information is needed when making a complaint?

- Your name and contact details.
- Your relationship with FirstBank (i.e. the nature of your engagement with FirstBank, customer or non-customer)
- Name/Description of product or service being complained about
- By emailing us [complaints@firstbanknigeria.com](mailto:complaints@firstbanknigeria.com)
- Problem encountered with said product or service.
- Remedy requested / Complainant's Prayer.
- Copies of any documentation which supports your complaint.

Assistance with making a complaint.

The person receiving or managing your complaint should provide you with any assistance you may need to make your complaint. However if you consider you need further assistance please contact: [firstcontact@firstbanknigeria.com](mailto:firstcontact@firstbanknigeria.com)

Complainants' Rights in Complaints Handling Process The complainant has the right to:

- Be heard.
- Know whether the Bank's relevant product and service guidelines have been followed.
- Name/Description of product or service being complained about
- Provide and request all relevant material to support the complaint where this does not breach privacy regulations.
- Be informed of the response to their complaint.
- Be informed of the Bank's decision and the reason for this decision.
- Know that their complaint is being reviewed independently where appropriate.

- Make further complaint or escalate to the following internal or external parties
  - I. should they consider that their complaints are not being adequately handled.
  - II. If they are unsatisfied with resolution provided by the Bank.

### ***Internal***

Head, Service Delivery Excellence - [complaintsunit@firstbanknigeria.com](mailto:complaintsunit@firstbanknigeria.com)

First Bank of Nigeria, Ltd

35 Marina.

P.O. Box 5216

Lagos, Nigeria.

### ***External***

The Consumer Protection Department (CPD) - [cpd@cbn.gov.ng](mailto:cpd@cbn.gov.ng)

Central Bank of Nigeria (CBN)

Plot 33, Abubakar Tafawa Balewa Way

Central Business District - Cadastral Zone,

P.M.B. 0187,

Garki Abuja.

Nigeria.

The Consumer Protection Council (CPC) - [contact@cpc.gov.ng](mailto:contact@cpc.gov.ng)

Plot 1105 Dar-es-Salaam Street

Off Aminu Kano Crescent Wuse II, Abuja.

Call Centre: 07002255272

Hotlines: 08056002020, 08056003030

## WHAT HAPPENS WHEN YOU MAKE A COMPLAINT?

### We would Receive

Upon receipt of a complaint via any of our channels, the complaint would be logged on FirstCustomer which in turn will generate a unique identifier code that is sent to the customer. The complaint would identify the remedy sought by the complainant and any other information necessary for the effective handling of the complaint.

### We would Acknowledge

Receipt of each complaint would be acknowledged to the complainant immediately via SMS or e-mail notification. The notification will contain the Unique Identifier Code as well as the expected resolution time of the complaint.

### We would Assess

Upon receipt, each complaint would be initially assessed in terms of criteria such as severity and possibility of immediate action and will be treated accordingly.

### We would Investigate

We would investigate all the relevant circumstances and information surrounding a complaint. The level of investigation would be commensurate with the seriousness, frequency of occurrence and severity of the complaint.

### We would provide Feedback

*Tracking* - Complaints will be tracked from initial receipt through the entire process until the complainant is satisfied or the final decision is made. An up-to-date status would be made available to the complainant upon request and at regular intervals, via any of our channels.

*Communicating the Decision* - The decision or any action taken regarding the complaint, which is relevant to the complainant, would be communicated to them as soon as the decision or action is taken via email and SMS.

*Closing the Complaint* - If the complainant accepts the proposed decision or action, then the decision or action would be carried out and recorded. If the complainant rejects the proposed decision or action, then the complaint would remain open. This would be recorded and escalated to the Complaints Management Team. The complainant would be informed of alternative forms of internal and external recourse available (see 4.4. Complainants' Rights in Complaints Handling Process). The organization would continue to monitor the progress of the complaint until all reasonable internal and external options of recourse are exhausted or the complainant is satisfied.

Let's see this

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