

ABN Whistle Blowing & Complaint Policy

Dear clients,

At ABN, we strongly believe in core values and an environment without corruption and unethical behavior. We therefore take your indications and complaints very seriously and encourage you to lodge them via the below mentioned channels.

Complaints

Any client can lodge a complaint/suggestion through any of the three complaint management channels:

- Email customercare@ab-mfbnigeria.com
- Phone +234 (0)7045672402 & +234 (0)9024970001
- Complaint/Suggestion Box (Branches)

Complaints will be handled in an efficient and effective manner, treated courteously and equally. Be assured that all complaints are treated confidentially and professionally.

IMPORTANT: For the purpose of feedback the following information is required while lodging a complaint:

- Name and contact details;
- Relationship with AB microfinance bank (e.g. client, guarantor);
- The complaint matter;
- Details of AB Microfinance Bank staff involved (if applicable);
- Copies of any documentation supporting the complaint (if applicable).

Whistle Blowing

The objective of whistle-blowing is to bring unethical conduct and illegal violations to the attention of an internal and/or external authority so that actions can be taken to resolve the problem. The unethical practices may include any of the following:

- All forms of financial malpractices or impropriety or fraud;
- Failure to comply with a legal obligation or statutes;
- Actions detrimental to health and safety or the environment;
- Any form of criminal activity;
- Improper conduct or unethical behavior;
- Failure to comply with regulatory directives;
- Other forms of corporate governance breaches;
- Attempts to conceal any of these.

We therefore encourage you to report any unethical activity to the bank through the dedicated e-mail address: whistle-blowing@ab-mfbnigeria.com

and phone number: 09024969251

Be assured that all complaints are treated confidentially and professionally. You can receive additional details from our staff members in the branches.