

FIRSTBANK ESG STAKEHOLDER GRIEVANCE MECHANISM STATEMENT

At FirstBank, we are committed to responsible banking, ethical business conduct, and adherence to the highest Environmental, Social and Governance (ESG) standards. We recognise that transparency, accountability, and proactive engagement with our stakeholders are critical to sustaining trust and delivering long-term value. To reinforce this commitment, we have established a comprehensive ESG Stakeholder Grievance Management Mechanism to ensure that concerns relating to our operations or the project we finance are addressed promptly, fairly, and transparently.

PURPOSE OF THE MECHANISM

This mechanism provides a formal platform for stakeholders including customers, employees, host communities, civil society organisations, suppliers, and the public to raise concerns linked to environmental impacts, social risks, governance issues, or any matter that may conflict with FirstBank's sustainability commitments and policies.

OUR COMMITMENT

FirstBank is committed to maintaining a grievance mechanism that is:

- Accessible: Easy to use, with multiple channels through which grievances may be submitted.
- Transparent: Supported by clear processes and timely communication from acknowledgement to resolution.
- Fair and Impartial: Managed objectively, without discrimination, bias, or undue influence.
- Confidential: Protective of the privacy of individuals and organisations that raise issues.
- Responsive: Focused on resolving concerns efficiently while preventing recurrence.
- Improvement-Oriented: Designed to strengthen our ESG practices through continuous learning from grievance trends.

SCOPE OF THE MECHANISM

Stakeholders may submit grievances related to:

- **Environmental issues**, including waste management, pollution, emissions, resource consumption, or biodiversity impacts.
- **Social issues**, such as labour conditions, community impacts, health and safety, human rights, or inclusion and diversity.
- **Governance issues**, including ethics, corruption, conflicts of interest, or breaches of policy.
- **ESG impacts arising from FirstBank's lending or investment activities**, including concerns involving clients or projects supported by the Bank.

HOW TO SUBMIT A GRIEVANCE

Stakeholders may submit grievances through any of the following channels:

Email: ESGGrievanceManagement@firstbankgroup.com

Phone: + [234 807 019 4190](tel:2348070194190) (whistleblowing line)

Online Form: www.firstbanknigeria.com/sustainability/grievance-mechanism

Physical Submission: At any FirstBank branch nationwide, addressed to The Sustainability Unit.

Anonymous submissions are permitted; however, providing contact details enables follow-up and feedback.

GRIEVANCE HANDLING PROCESS

Once a grievance is submitted, the following steps will be followed:

1. Acknowledgement: We will acknowledge receipt within 2–5 business days.
2. Assessment: The grievance will be screened to determine materiality, scope, and required actions.
3. Investigation: A fair and transparent investigation will be conducted by the Sustainability Unit, relevant internal departments, or external experts where necessary.
4. Proposed Resolution: We will communicate actions to resolve the concern within 15–30 business days, depending on the complexity of the issue.
5. Close-Out: Resolution will be documented and formally closed following confirmation that the issue has been addressed.

6. Appeal Option: If dissatisfied, a complainant may request escalation to the Chief Risk Officer or the relevant governance committee.

NON-RETALIATION COMMITMENT

FirstBank enforces a strict non-retaliation policy. No stakeholder, internal or external will suffer adverse consequences for raising concerns in good faith.

MONITORING, REPORTING, AND CONTINUOUS IMPROVEMENT

All grievances are recorded, tracked, and periodically reviewed to identify trends, systemic issues, and opportunities for improvement. Insights and outcomes may be summarised and disclosed in FirstBank's Annual Sustainability Report, reinforcing our commitment to transparency and continuous improvement.