

Complaints Quality Policy

First Bank of Nigeria Limited (FirstBank) is the premier bank in West Africa with its impact woven into the fabric of society. The Bank has been sustaining its development-oriented services for over 130 years as the region's foremost financial inclusion services provider. FirstBank offers a comprehensive range of retail and corporate financial services through more than 820 business outlets and over 243,400 Agent Banking locations to over 42 million customer accounts (including digital wallets).

As a national icon and an international player, FirstBank is one of the most enduring financial services brands in Africa with international footprints extending through its subsidiaries: FirstBank (UK) Limited in London and Paris; FirstBank in Democratic Republic of Congo, Ghana, Guinea, Sierra-Leone and The Gambia; FBN Bank in Senegal; as well as FirstBank Representative Office in Beijing. The Bank has been nimble at promoting a digital economy in Africa and has issued over 13 million cards to customers, the first bank to achieve such milestone in Nigeria.

Quality is important to our business because we value our customers. Thus, we strive to provide our customers with products and services which meet and exceed their expectations. We are committed to ensuring continuous improvement in our product and service offerings to improve our customers journey and experience. Hence, we have established a Complaints Quality Management System (CQMS) which provides a framework for effective and efficient handling of our customers' complaints.

To achieve this, FirstBank Management has ensured that quality objectives are established and communicated to all staff. These objectives are measurable and consistent with the Bank's Complaints Quality Management System.

FirstBank is committed to:

- Being timely, consistent, fair and impartial when handling complaints
- Treating all complaints received in line with laid down statutory and regulatory requirements
- Improving customer satisfaction and continuously challenging ourselves to improve our Quality Management System to guarantee efficiency in complaints handling
- Promoting awareness of quality responsibilities amongst all employees through implementation of standards, training and coaching, supervision and effective communication.

Our complaints handling procedures are reviewed regularly and are held in a Quality Manual which is made available to all employees.

At FirstBank, we realize that quality is everyone's responsibility and, in this context, we are committed to providing quality leadership and necessary resources required to ensure the viability and continued fitness for purpose of FirstBank's Complaints Quality Management System (CQMS)