

## **CUSTOMER COMPLAINTS**

### **1.0 Introduction**

Complaint is an “expression of dissatisfaction made to or about the Bank, relating to its products, services or staff attitude. Polaris Bank attaches great value to being well informed on possible sources of complaints and to respond to any dissatisfied person for suitable resolution and service improvement. This is in line with our Service Charter, which stipulates that complaints will be resolved fairly, promptly and consistently. This policy describes the process that Polaris Bank takes to ensure that an effective and transparent policy and related procedures for prompt handling of complaints are in place. It provides clear, accurate and up-to-date guidelines in respect of the complaint management process.

### **2.0 Complaint Channels**

Complaints can be made via the following channels;

- i. Contact our 24/7 Yes Center via the following lines – (070075932265), 08069880000, 01-4482100, 01-2705850, 01-2799500, [Yescenter@polarisbanklimited.com](mailto:Yescenter@polarisbanklimited.com)
- ii. VULTe and Website
- iii. Webchat
- iv. Social Media (Instagram, Twitter and Facebook) @polarisbankLtd
- v. Letter to be addressed to:

**Customer Escalation & Resolution,**  
Customer Experience & Value Management,  
Polaris Bank Limited,  
3 Akin Adesola Street, Victoria Island, Lagos.

### **3.0 Requirements for Prompt Resolution**

To enable us resolve complaints promptly, we require the following information;

- Account Number
- Account Name
- Phone Number
- Email Address (If available)
- Details of complaints
- For transactional-based complaints: Amount, Date and Channel used
- Copies of any documentation to support the complaint such as “ Declined Receipt” (For disputed transactions)

### **4.0 Complaint Management Principles**

Our staff will follow the principles below to ensure that complaints are resolved effectively and efficiently;

Accessibility: We will remain accessible via our 24/7 Yes Center and our branches to receive your complaint.

Fairness: We will act fairly and reasonably when handling complaint in a consistent and ethical manner.

Privacy: We will treat all complainants' personal information as private and confidential and ensure the safety and security of the usage of such information.

Transparency: We will provide clear, relevant and timely information to facilitate prompt and satisfactory resolution of complaint.

Accountability: Our complaint handling process will comply with relevant laws and regulations of Central Bank of Nigeria and our complaint management policy.

## **5.0 Complaint Resolution Process**

5.1 The Bank receives complaints via the various channels highlighted in 2.0 above.

5.2 In cases where the information provided by the customer is incomplete, the customer will be contacted by the Yes Center to provide the complete details

5.3 SMS or e-mail notification with unique reference code for tracking purpose would be sent to the complainant to acknowledge receipt of the complaint.

5.4 We would review and investigate the complaint and ensure that it is resolved to the satisfaction of the customer.

5.5 Once the complaint has been resolved, SMS or email notification would be sent to the complainant to close the complaint. This notification contains a link for the complainant to rate the level of satisfaction received from the complaint resolution.

5.6 If the complainant is not satisfied with how the complaint was handled and resolution provided by the Bank, further complaint or escalation can be made to; [consumerprotection@polarisbanklimited.com](mailto:consumerprotection@polarisbanklimited.com) or write to;

## **Sustainability and Consumer Protection**

Polaris Bank Limited

3, Akin Adesola Street

Victoria Island Lagos

We remain committed to ensuring that your complaints are resolved promptly and satisfactorily while providing you with superior customer experience at all times.