

COMPLAINT POLICY AND PROCEDURES

The Company has a robust complaint management policy to resolve complaints from customers and stakeholders with speed. Below is the Company's complaints management policy.

A complaint can be lodged either by forwarding a letter of complaint or electronically to the Managing Director/CEO of the Company at 233, Ikorodu Road, Ilupeju, Lagos or to info@mutualng.com.

The complaint must and should include the following details:

- a. Names
- b. Address
- c. Telephone number
- d. E-mail address
- e. Signature (this may be dispersed with where the complaint is lodged electronically)
- f. Date
- g. A description of the action or issue complained about and reason for the complaint.

The Managing Director/CEO or his nominees shall acknowledge receipt of the complaint within five working days either by email or by post.

The Company will use its best endeavor to resolve all complaints within ten working days of the receipt of the complaint. Where a complaint cannot be resolved by the company within ten working days, the complainant would be so informed and the appropriate regulator will be notified within two working days with reason(s) for our inability to resolve the complaint and such complaints would be referred to the regulators in cases that require the regulator's intervention.

The Company shall also maintain a complaint register which shall contain the following information:

- a. Name of the complainant
- b. Date of the complaint
- c. Nature of the complaint
- d. Summary of the complaint
- e. Action taken
- f. Remarks/comment

