

ABN Whistle Blowing & Complaint Policy

Dear clients,

At ABN, we are a bank without corruption and unethical behavior. We take your indications and complaints very seriously and encourage you to send them via the below mentioned channels.

Complaints

Any client can send a complaint through any of the three complaint management channels:

- Email customercare@ab-mfbnigeria.com
- Phone +234 (0)9024969999
- Complaint/Suggestion Box (Branches)

Complaints will be treated confidentially and professionally.

IMPORTANT: For the purpose of feedback the following information is required while sending 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 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 or regulatory obligation;
- Actions detrimental to health and safety or the environment;
- Any form of criminal activity;
- Improper conduct or unethical behavior;

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 Head, Internal Audit

All calls and messages will be treated confidentially.