



ACCESS BANK PLC RC 125 384

INVESTORS' ENQUIRIES AND COMPLAINTS MANAGEMENT POLICY

1. SCOPE AND OBJECTIVE OF POLICY

This Investors Enquiries and Complaints Management Policy ('the Policy') sets out the manner and circumstances in which the shareholders of Access Bank Plc ('the Bank or Access Bank') may contact the Bank regarding their shareholding interest in the Bank and how the Bank will assist to address the shareholders' concerns. It provides guidance to the individuals within the Bank that are responsible for handling and resolving shareholders' complaints or enquiries. The policy provides for efficient, fair and timely management and resolution of shareholders' enquiries and complaints.

The policy is made pursuant to the Securities and Exchange Commission's **Rules Relating to the Complaints Management Framework of the Nigerian Capital Market** and the implementing Circular Number NSE/LARD/CIR6/15/04/22 issued by the Nigerian Stock Exchange.

The policy does not cover complaints and enquiries by the Bank's customers, suppliers or other stakeholders or complaints falling outside the purview of the Securities and Exchange Commission ('SEC'). The Bank's Registrars, **United Securities Limited** has its own complaint handling procedures and policies, which are not covered by this policy. The contact details of the Registrars are contained in Article 9 of this Policy.

2. STATEMENT OF COMMITMENT

Access Bank is committed to providing high standards of services for shareholders, including:

- Providing efficient and easy access to shareholders' information;
- Enabling shareholders to have shareholders' related matters acknowledged and addressed; and
- Providing the means for shareholders' enquiries and complaints to be appropriately handled.

3. DEFINITIONS

Unless otherwise described in the Policy, the following terms and definitions apply throughout this policy:

- 3.1** 'Access Bank Plc' means the company which has its ordinary shares listed on the Nigerian Stock Exchange under ISIN Number NGA ACCESS 0005 and further identified with Legal Entity Identifier Number 029200328C3N9Y12D660.

3.2 'Shareholder' means the registered owner of ordinary shares in Access Bank

3.3 'Competent Authority' means the Nigerian Stock Exchange.

4. ENQUIRIES AND COMPLAINTS PROCEDURES

There are a number of ways shareholders can access relevant information about their shareholding and make related enquiries and complaints.

4.1 Visiting the Bank's Website

Shareholders may visit the Bank's website at www.accessbankplc.com for detailed information to assist them in managing their investments. Information available in the website include but not limited to calendar of key dates, useful shareholder forms, frequently asked questions and Annual General Meeting Notices.

4.2 Contact our Registrar

Shareholders who wish to make an enquiry or complaint about their shareholding should first of all contact the Registrars, United Securities Limited (see the contact details in Article 9 of this policy). The Registrars manages and updates all the registered information relating to shareholdings, including shareholder name(s); payment of dividend; distribution of Annual Report and company's meeting notices; distribution of share certificates and e-allotment; change of shareholder's address, mandate and name; filing of caution on shares and e-dividend mandate.

4.3 The Web Registry Platform

This is a web based platform provided by the Bank's Registrars to the Bank's shareholders. The platform afford shareholders the opportunity to enjoy the following services:

- i. Ability to generate, print or export their Statement of Shareholding.
- ii. Access to view certificate details, including dividend and other transaction history.
- iii. Ability to initiate certificate dematerialization request and follow up on the status of the request independent of the stock broker prior to the broker submitting the physical documentation.
- iv. On-line change of address without having to write the registrar.

How to Access the Web Registry Service

- i. Download form from the Registrars' website – www.unitedsecuritieslimited.com

- ii. Complete form and return to the Registrars
- iii. Pay an Annual Subscription fee of N1,000
- iv. Receive log-on detail and password
- v. Access portal on the Registrar's website

The Web Registry provides a quick, convenient and secure way for conducting standard shareholders' enquiries and transactions.

4.4. Investor Relations Desk at the Bank's Branches Nationwide

Shareholders can visit any of the Bank's branches nationwide and submit their completed forms or complaint letters at the branch which are transmitted to the Investor Relations Unit for resolution or referenced to the Registrar as the case may be.

5. ENQUIRIES AND COMPLAINTS TO THE BANK'S INVESTOR RELATIONS UNIT

Access Bank is committed to responding to shareholders' enquiries and complaints fairly and promptly, whether by email, telephone or post. The following actions will be taken upon receipt of an enquiry or complaint:

5.1. Complaints received by e-mail shall be acknowledge by e-mail within two (2) working days. Where complaints are received by post the Bank shall respond within five (5) working days of the receipt of the complaint. The Bank will respond using the same or similar medium that was used for the initial enquiry unless otherwise notified or agreed with the shareholder. The acknowledgement letter will typically contain the following information.

- a) Details of how the complainant will be updated on the complaint status.
- b) Name, designation and direct contact of the officer dealing with complaint.
- c) Complaint management and resolution procedure and requirements
- d) Anticipated closure time.

5.2. The Bank shall endeavor to resolve all complaints received by it within ten (10) working days (upon the shareholder meeting all conditions precedent) and notify the Competent Authority within two (2) days of the resolution.

5.3. Where the complaint is not resolved within the given time frame, the Complainant may refer the complaint to the Competent Authority within two (2) working days enclosing a summary of events leading to the referral and copies of relevant supporting documents.

6. RECORDING OF ENQUIRIES AND COMPLAINTS AND REPORTING

The Bank shall maintain an Electronic Register for Complaints and Enquiries. The register shall contain the following information:

- i. The date that the enquiry or complaint was received;
- ii. Name of the shareholder;
- iii. Telephone number, e-mail address or other contact details;
- iv. Nature of enquiry or complaint;
- v. Details of enquiry
- vi. Whether there is any cost associated;
- vii. Action taken;
- viii. Copy of all correspondence sent to the shareholder
- ix. Remarks and Comments.

The Company Secretary shall render quarterly report to Board on the implementation of this policy through the Board Governance and Nominations Committee. The Company Secretary shall compile and file electronic copies of the report to the Nigerian Stock Exchange on a quarterly basis at ir@nse.com.ng or any other e-mail address as may be advised by the Nigerian Stock Exchange.

7. LAISON WITH THE BANK'S REGISTRAR

In investigating a shareholder's enquiry, complaint or feedback, the Bank may liaise with the Registrar. If necessary, the Bank's engagement with the Registrar will include:

- i. Determining the facts;
- ii. Determining what action has been taken by the Registrar (if any); and
- iii. Coordinating a response with the assistance of the Registrar.

8. CONDITIONS FOR CLOSURE

The Bank shall consider a complaint closed in any of the following situations

- i. When the Bank has fully complied the shareholder's request fully
- ii. Where the shareholder has accepted the Bank's response
- iii. Where the shareholder has not responded to the Bank within 4 weeks of receiving the letter of closure
- iv. Where the Bank's Company Secretary or the General Counsel has certified that the Bank has met its contractual, statutory or regulatory obligation.
- v. Where the shareholders reverts with a fresh complaint after a letter of closure has been sent.

9. REGISTRAR'S CONTACT DETAILS

The Bank's Registrar, United Securities Limited may be contacted through the following means

Office Address

Plot 009, Amodu Ojikutu Street,
Off Saka Tinubu, Victoria Island, Lagos,
Nigeria

Telephone: +234 (1) 271 4566, +234 (1) 271 4567

E-mail: info@unitedsecuritieslimited.com

10. THE BANKS INVESTORS RELATIONS UNIT

Shareholders seeking more information about the Bank may contact the Bank's Investor Relations Units at:

Investor Relations Unit

Plot 999C Danmole Street
Off Adeola Odeku Street
Victoria Island, Lagos
Telephone: +234(1) 2804130
Email: investorrelations@accessbankplc.com

11. PUBLICATION

This policy is available on the Bank's website at www.accessbankplc.com and will also be published in the Bank's Annual Report as required by the relevant SEC Rule.

12. RESOURCES

The Bank shall provide sufficient resources so that shareholders enquiries and complaints may be dealt with adequately and in an efficient and timely manner.

13. CHARGES AND FEES

Wherever possible and subject to statutory requirement, Access Bank will not charge shareholders for making enquiries, giving feedback, providing a response or for any aspect in the course of resolving a shareholder's matter. The Registrar may however reserve the right to charge the shareholders for value adding services.

14. REVIEW

The Bank will regularly review this policy and the procedure concerning shareholders' enquiries and complaint. Any changes or subsequent versions of this policy shall be published in the Bank's website at www.accessbankplc.com.

APPROVED BY THE BOARD OF DIRECTOR AT THE 144TH QUARTERLY MEETING HELD ON JULY 30, 2015.