

ANNEXURE TIMELINES FOR COMPLAINTS RESOLUTION BY INSTITUTIONS

| Category | Sub-category | CCMS Code | 1st Review (working days) | 2nd review (working days) |
|---------------------------|--|-----------|---------------------------|---------------------------|
| Account Management | Account Closure without notice | A001 | 2 | 1 |
| | Account Details Maintenance | A002 | 2 | 1 |
| | Account Statement Issues | A003 | 2 | 1 |
| | Account Status | A004 | 2 | 1 |
| | Cheque Issues | A005 | 2 | 1 |
| | Corporate Search | A006 | 2 | 1 |
| | Delay in honouring Standing Instruction request. | A007 | 2 | 1 |
| | Non-reflection of Cash/Cheque Deposits in Customer Account | A008 | 2 | 1 |
| | Account Closure Delays | A009 | 2 | 1 |
| | Account Freeze Complaint | A010 | 2 | 1 |
| | Account Reactivation Delays | A011 | 2 | 1 |
| | Account to Account Transfer Delays (Same bank) | A012 | 2 | 1 |
| | Cheque Confirmation Complaints | A013 | 2 | 1 |
| | Cheque Return Complaint | A014 | 2 | 1 |
| | Account Alert Issues (SMS and e-mails) | A015 | 2 | 1 |
| | Wrong Account Lien | A016 | 2 | 1 |

| Category | Sub-category | CCMS Code | 1st Review (working days) | 2nd review (working days) |
|--------------|---|-----------|---------------------------|---------------------------|
| | Cheque Return Request | A017 | 2 | 1 |
| | Bills Payment and collection | A018 | 2 | 1 |
| | Others | A999 | 2 | 1 |
| Cards | Card Activation | B001 | 3 | 2 |
| | Card Deactivation | B002 | 3 | 2 |
| | Card Issuance | B003 | 3 | 2 |
| | Card Functionality | B004 | 3 | 2 |
| | Charges/Rates Issues | B005 | 3 | 2 |
| | Chargebacks / Claim local (not on us) | B006 | 5 | 3 |
| | Chargebacks / Claim local (on us) | B007 | 3 | 2 |
| | Chargebacks / Claim international (not on us) | B008 | 60 | 30 |
| | Chargebacks / Claim international (on us) | B009 | 50 | 25 |
| | Credit card contract migration | B010 | 3 | 2 |
| | Card PIN Issues | B011 | 3 | 2 |
| | Limit Maintenance | B012 | 3 | 2 |
| | Repayment Issues | B013 | 3 | 2 |
| | Card Statements Issues | B014 | 3 | 2 |
| | Missing card | B015 | 3 | 2 |
| | Card Modifications | B016 | 3 | 2 |
| | Card Account(s) Link complaints | B017 | 3 | 2 |
| | Billing address Issues | B018 | 3 | 2 |

| | Card Blockage Issues | B019 | 3 | 2 |
|-----------------------|--------------------------------------|------------------|----------------------------------|----------------------------------|
| Category | Sub-category | CCMS Code | 1st Review (working days) | 2nd review (working days) |
| | Declined Transactions | B020 | 3 | 2 |
| | Others | B999 | 3 | 2 |
| Loans | Loan Application Issues | C001 | 14 | 7 |
| | Loan Repayment Issues | C002 | 14 | 7 |
| | Loan Insurance | C003 | 14 | 7 |
| | Concessions Issues | C004 | 14 | 7 |
| | Delayed delivery of financed assets | C005 | 14 | 7 |
| | Loan Liquidation issues | C006 | 14 | 7 |
| | Loan Restructuring issues | C007 | 14 | 7 |
| | Loans Interest Rate Review Complaint | C008 | 14 | 7 |
| | Others | C999 | 14 | 7 |
| Fraud | Conversion of Cheque/Deposit | D001 | 60 | 30 |
| | Scam Mails | D002 | 3 | 2 |
| | Fraudulent Withdrawals | D003 | 14 | 7 |
| | Internet Banking Fraud | D004 | 3 | 2 |
| | ATM Fraud (Domestic) | D005 | 3 | 2 |
| | ATM Fraud (International) | D006 | 60 | 30 |
| | Cash/Cheque Suppression | D007 | 60 | 30 |
| | Cheque Cloning | D008 | 60 | 30 |
| | Others | D999 | 3 | 2 |
| Excess Charges | Excess Fees and charges | E001 | 30 | 15 |
| | Excess Interest on loan | E002 | 30 | 15 |

| | Others | E999 | 14 | 7 |
|--|---|------------------|----------------------------------|----------------------------------|
| Category | Sub-category | CCMS Code | 1st Review (working days) | 2nd review (working days) |
| Funds Transfer/Remittances | Western Union Money Transfers | F001 | 5 | 3 |
| | MONEYGRAM Transfers | F002 | 5 | 3 |
| | Funds transfer charges | F003 | 5 | 3 |
| | Delayed / Inward Transfers | F004 | 5 | 3 |
| | Wrong Customer / Beneficiary details | F005 | 5 | 3 |
| | Delayed TELEX/Swift Request | F006 | 5 | 3 |
| | Intrabank Transfer Failure | F007 | 1 | 1 |
| | Wrong Account Credit | F008 | 1 | 1 |
| | Wrong Account Debits | F009 | 1 | 1 |
| | Others | F999 | 1 | 1 |
| Bonds, Guarantees and Indemnities | Dishonoured Guarantees | H001 | 3 | 2 |
| | APG Issues | H002 | 3 | 2 |
| | Performance Bonds | H003 | 3 | 2 |
| | Other Contingent Issues/Indemnities | H999 | 2 | 1 |
| Tenured Investment | Non /Underpayment of interests on investments | I001 | 5 | 3 |
| | Roll over issues | I002 | 5 | 3 |
| | Non-booking of deposits | I003 | 5 | 3 |

| | | | | |
|-------------------|--|------------------|----------------------------------|----------------------------------|
| | Non issuance of contract letters | I004 | 5 | 3 |
| | Others | I999 | 2 | 1 |
| Category | Sub-category | CCMS Code | 1st Review (working days) | 2nd review (working days) |
| E-channels | non-functional ATM | J001 | 3 | 2 |
| | Non-functional POS | J002 | 3 | 2 |
| | POS Receipt/Slip Issues | J003 | 3 | 2 |
| | Trapped Card | J004 | 3 | 2 |
| | ATM Cash Dispense Error claim - OWN BANK | J005 | 3 | 2 |
| | ATM Cash Dispense Error claim (Other Banks) | J006 | 3 | 2 |
| | Mobile Banking Issues | J007 | 3 | 2 |
| | Charges on non-receipt of transaction alerts | J008 | 3 | 2 |
| | Password Reset Issues | J009 | 3 | 2 |
| | Account Unlock | J010 | 3 | 2 |
| | Login Issues (Password/User ID Issues) | J011 | 3 | 2 |
| | Online Transaction Limit | J012 | 3 | 2 |
| | OTP generation Issues. | J013 | 3 | 2 |
| | Registration issues | J014 | 3 | 2 |
| | Failed transaction(WEB / POS) | J015 | 3 | 2 |
| | Other POS issues | J016 | 3 | 2 |
| | Internet Banking Account View Inability | J017 | 3 | 2 |

| | | | | |
|----------------------------|--|------------------|----------------------------------|----------------------------------|
| | Internet Banking Account(s) Link Request | J018 | 3 | 2 |
| | Internet Banking Funds Transfer Failure | J019 | 3 | 2 |
| | Others | J999 | 2 | 1 |
| Category | Sub-category | CCMS Code | 1st Review (working days) | 2nd review (working days) |
| International Trade | Capital Importation Issues | K001 | 2 | 1 |
| | Export Issues | K002 | 2 | 1 |
| | Form A | K003 | 2 | 1 |
| | Form M | K004 | 2 | 1 |
| | Delays in confirmation of duty payment to port | K005 | 2 | 1 |
| | Letter of Credit | K006 | 2 | 1 |
| | Shipping Documents | K007 | 2 | 1 |
| | Bills for collection | K008 | 2 | 1 |
| | CRI Issues | K009 | 2 | 1 |
| | International Banking Fraud (Not on us) | K010 | 60 | 30 |
| | International Banking Fraud (on us) | K011 | 50 | 25 |
| | Others | K999 | 2 | 1 |
| eNaira | Forgotten Password | L001 | 1 | |
| | Onboarding issues | L002 | 1 | |
| | Erroneous transactions | L003 | 3 | 2 |
| | Failed transactions | L004 | 2 | 1 |
| | Fraud | L005 | 3 | 2 |

| | | | | |
|----------------------|--|------|---|---|
| | Theft/loss of device - Account restriction | L006 | 1 | |
| | Request for account statement | L007 | 1 | |
| | Account Unlock | L008 | 1 | |
| | Wallet recovery | L009 | 1 | |
| Miscellaneous | | Z | 2 | 1 |

CONSUMER PROTECTION

DEPARTMENT DECEMBER 2019