



# **CONTINENTAL REINSURANCE PLC**

## **COMPLAINTS MANAGEMENT POLICY**

(Approved by the Board of Directors on October 30, 2015)

## COMPLAINTS MANAGEMENT POLICY

### 1. INTRODUCTION

The purpose of this policy is to establish an effective and efficient complaints management system that is based on accountability, responsiveness, confidentiality, fairness and transparency in accordance with the Securities and Exchange Commission (SEC) Rules relating to the Complaints Management framework of the Nigeria Capital Market (framework). This Policy sets out the direction and procedures for the handling and resolution of complaints in order to ensure that complains of clients/shareholders/investors are heard and are addressed promptly, fairly and objectively. The policy provides details on (i) types of complaints; (ii) the process for lodging of complaints; and (iii) the system of handling complaints.

### 2. SCOPE

2.1 The policy covers complaints arising out of issues that are covered under the Investment and Securities Act, 2007 (ISA) and include complaint against the Company by clients, shareholders and investors and include complaints relating to:

2.1.1 Public Offers/Rights Issue/Capital Reconstruction/Capital Reorganization/Bond Issuance/Debentures/Collective Investment Schemes/Mutual Funds/Memorandum Listing;

2.1.2 Non-receipt of : Offer documents, circulars, certificates, delayed interest (bonds) delisting pay off;

2.1.3 Corporate Actions : Non-receipt of dividends, Non-receipt of bonus;

2.1.4 Corporate Governance : Non-receipt of Notice of Annual General Meetings or Extraordinary General Meetings and Annual Reports

2.1.5 Dissatisfaction about a service, procedure, practice or policy of the Company;

2.1.6 Related party transactions;

2.2 This policy does not cover the following:

- Complaints on matters that are sub-judice or in arbitration
- Complaints falling outside the purview of the Securities and Exchange Commission

### 3. LODGING COMPLAINTS

3.1 Complaints shall be made in writing (by post and by e-mail).

3.2 All complaints shall contain all material facts in respect of the issue(s) with supporting documents and shall also contain the following:

- (a) Name of the complainant
- (b) Full address of the complainant
- (c) GSM number of the complainant
- (d) E-mail address of the complainant

