

CUSTOMER COMPENSATION POLICY.

Dear Esteemed Customer,

Your satisfaction is our number one priority which is why if you feel you have been wrongfully charged or experienced financial loss at the fault of the bank.

Kindly follow the following steps:

- 1.** Submit your complaint officially in written or verbal form to a bank customer service representative.
- 2.** Within 24 hours, you should receive an acknowledgement of your complaint from the bank containing: A unique identification or tracking number, contact details of the complaint desk, expected resolution timeline, escalation options and an assurance that the complaint is being addressed.
- 3.** Use the unique identification or tracking number in all correspondences with the bank.
- 4.** Upon assessment of the complaint by the bank, it will refund identified excess charges, non-payment, or under-payment of interest on deposits, unauthorized debits, etc. along with interest as provided in the extant Monetary, Credit, Foreign Trade and Exchange Policy Guidelines or any regulation issued by BNR.
- 5.** Incase no external investigation is required, the refund will be executed within 30 days of receipt of the customer complaint.

In the event of negligence by the Bank resulting in monetary loss to the customer, the customer has the right to claim compensation for the loss, in accordance with BNR regulations on financial service consumer protection.

Incuse of denial by the bank to compensate the customer for the loss incurred, the customer has the right to appeal for a second level review by the bank, BNR or alternative dispute resolution avenues.

We thank you for your continued trust and partnership.

Access Bank Rwanda (PLC)

