



NCBA INVESTMENT BANK – WEALTH MANAGEMENT UNIT

CLIENT COMPLAINTS HANDLING PROCEDURE

NCBA Investment Bank is committed to delivering the highest possible quality and level of service to its customers. We intend to provide services through the best practice and in line with our customers' needs as we continually seek improvements.

We are keen to support your investment needs through our various solutions. We are keen to resolve any service quality concerns that you may have to ensure a seamless experience. Below we outline our complaints/query handling procedure.

Your concern	Our promise
What is a complaint?	<p>A complaint is defined as “any expression of dissatisfaction by a customer or potential customer about service delivery by the company or its agents, and/or about company or industry policy.”</p> <p>At NCBA Investment Bank, we see complaints as a valuable way of meeting and responding to your expectations. We realize that in breaking down the barriers to meet your needs we value listening to feedback and complaints from you.</p>
How will we handle your complaint?	<p>We shall:</p> <ul style="list-style-type: none"> • You can reach out us with your complaints to us through the contact details provided below. • Acknowledge receipt of your complaint, in writing or via email, within 24 hours of receiving the complaint. • Inquire into your complaint and consult any relevant persons who should help resolve it fairly and within a reasonable timeframe. • Treat you and your information with confidence and respect, in line with our guidelines. • Keep you and any other persons involved informed about the progress of the complaint, how we will try to resolve it and, as is appropriate, what we will do to prevent it from happening again.

Your concern	Our promise
	<ul style="list-style-type: none"> • Take action to resolve the complaint as best as possible to your satisfaction and, where possible, recommend any changes needed to ensure the cause is fixed. • Let you know in writing the outcome of your complaint and, as is relevant, the reasons behind this outcome.
What should you tell us:	<ul style="list-style-type: none"> • Your name, client code , and the best way to contact you. • The details that will help us understand the reason/s for your complaint. • Copies of any documents relevant to your complaint. • If you have already have discussed your complaint with us, the details of those persons within NCBA Group that you dealt with. • What you feel would constitute a satisfactory resolution of your complaint. For example are you seeking information which you feel is being withheld, are you seeking an apology, etc.
You need to know that:	<ul style="list-style-type: none"> • You may make a complaint verbally and/or in writing. E.g. email, and/or calling • We may ask for your help in the course of handling your complaint.
Complaint Handling Timelines(TATs):	<ul style="list-style-type: none"> • Holding Response within 24 Hours • We promise to resolve non-complex complaints within 48 hours of receipt. • We shall endeavor to resolve complex complaints within 7 (Seven) working days. • For complaints not resolved within 14 (Fourteen) working days to be escalated to the attention of the Chief Investment Officer and Managing Director, NCBA Investment Bank. • For complaints not resolved within 30 (Thirty) working days to be escalated to the Capital Markets Authority.
You can make a complaint to NCBA Investment Bank by contacting:	<p>Write to : The Manager NCBA Investment Bank Limited Hospital Road, Upper Hill P.O Box 44599-00100 Nairobi, Kenya Call: +254 20 2884444 / +254 711 056 000 Email: unittrustsfunds@ncbagroup.com</p>