CUSTOMER SERVICE AND COMPLAINTS POLICY

Version 1.0 | Adopted: 29 October 2026 | Issued for submission: 2 November 2026 | Owner: Director / DPO

1. Purpose and commitment

UNCLETIM DIGITAL SOLUTIONS LTD ("UNCLETIM", "the Company") is committed to treating customers fairly, resolving complaints promptly, and using complaint feedback to improve its services, including wallet and payment services provided in partnership with 9 Payment Service Bank (9PSB).

2. How to complain

- Email: uncletimdigital@gmail.com
- Telephone / WhatsApp: 08107198344 (business hours, Monday–Saturday)
- Complaints are free of charge. Customers should provide their full name, phone number, transaction reference (where applicable), and a clear description of the issue.

3. Handling timelines

- Acknowledgement: within one (1) business day of receipt, with a complaint reference number.
- Resolution: within ten (10) business days of receipt. Where a complaint cannot be resolved within this period, the customer will be informed of the reason, the progress made, and a revised date.
- Transaction disputes requiring 9PSB investigation will be escalated to 9PSB within one (1) business day, and the customer kept informed until closure.

4. Escalation

If a customer is dissatisfied with the outcome, the complaint is escalated to the Director for review. If it remains unresolved, the customer may escalate to 9 Payment Service Bank (9PSB) and thereafter to the Central Bank of Nigeria (CBN), whose contact details will be provided on request.

5. Records and review

All complaints are logged (date, customer, nature, actions taken, outcome) and retained in line with regulatory requirements. Complaint trends are reviewed monthly by the Director, and recurring causes are addressed through corrective action. This policy is reviewed annually.

Approved and signed:



Olamide Timilehin Adedayo
Director, Uncletim Digital Solutions LTD
Date: 2 November 2026