

This is a guide on how and where you can lodge a complaint against Financial Institutions regulated by the Central Bank of Nigeria such as Commercial Banks, Microfinance Banks, Primary Mortgage Institutions and Discount Houses.

Contact Your Institution First

The Central Bank of Nigeria (CBN) issued a circular in 2011 directing all banks to expand their existing ATM HELP DESK to handle all types of consumer complaints.

Therefore, if you have a complaint against your bank, you **MUST** first

report the complaint at the bank/branch where the issue originated and then allow 2 weeks (it might be less or more in some cases) for the issues to be resolved.



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If Your Bank Fails to Resolve Your Complaint

You have the right to escalate your complaint to the Director, Consumer Protection Department (CPD) of the CBN after lodging your complaint, when your bank fails to acknowledge within three (3) days or issue a tracking number, or fails to resolve the complaint within the timelines as stipulated by the Consumer Protection Regulation (CPR).



Complaints to Consumer Protection Department

You can only direct your Complaints to CPD upon the failure of your Bank/ Financial Institution to resolve your complaint within the timeline stipulated by the Consumer Protection Regulation (CPR).



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Contacting Consumer Protection Department (CPD)

You can contact the CPD through the following channels:

E-mails: cpd@cbn.gov.ng

Letter:

**The Director
Consumer Protection Department
Central Bank of Nigeria
Central Business District,
Garki, Abuja**

Your letter of Complaint should be addressed to the Director, Consumer Protection Department. You can submit your letter at the CBN Head Office OR at any of the CBN Branches Nationwide.

Does the CPD Deal with All Types of Complaints?

The CBN deals with all financial related complaints in so far as it is against a Financial Institution within its regulatory purview.



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