

QUERIES & COMPLAINTS RESOLUTION GUIDE

Our service commitment

CBA is a financial services company which is moving towards an offering that is more aligned to our customers' lifestyles. Our aim is for you to be delighted with our services wherever you come into contact with our business.

At CBA, the promise made to our customers is to consistently deliver high standards of service; from reliable financial services to friendly, efficient staff, understanding that without satisfied customers our business cannot grow.

There may be times however when our high standards are not met. If you are not happy with our services in any way, your comments and feedback are welcome. We want to resolve any problems you might have experienced as promptly and effectively as possible and your feedback is invaluable in helping us improve our services for the future.

CBA aims to resolve all complaints to your satisfaction, quickly and effectively, without the need for the involvement of third parties.

The quickest way for your query/complaint to be addressed is to contact us by telephone or by sending us an email.

Telephone: +254 20 2884444

Mobile: +254 711 056444 or +254 732 156444

Email: unit.trusts@cbagroup.com / unittrustfunds@cbagroup.com

Post: Commercial Bank of Africa Limited,
Hospital Road, Upperhill,
P.O Box 30437-00100
Nairobi, Kenya.

Website: www.cbagroup.com



How soon can you expect a response?

We will do our best to resolve your query/complaint immediately and with the minimum of inconvenience to you. If we are unable to resolve your query/complaint by the following day, you will receive:

- A written acknowledgement of your query/complaint.
- The name and contact details of the staff member dealing with it.

Some complex complaints may take a longer time to resolve. However, even in such cases, in addition to a written acknowledgement you will be informed about the status of your complaint within 10 working days, and we will provide regular updates on the outcome of our investigations and proposed actions.

Escalation of your query/complaint.

If, for whatever reason, you are not satisfied with the response you receive from the above access channels or if you do not hear from us within 10 working days, you can escalate your query/complaint to:

Chief Investment Officer

**Commercial Bank of Africa Limited,
Hospital Road, Upperhill
P.O Box 30437-00100
Nairobi, Kenya.**

You will receive a response within 5 working days of receipt of your query/complaint.

RIGHTS OF CLIENT

The client retains the following basic rights:

1. The right to receive or have access to a statement of all fees and charges.
2. The right to receive title for any securities purchased and fully paid for.
3. The right to ask for information, experience, qualifications and disciplinary history of CBA Capital Ltd.
4. The right to receive payment for securities sold in a timely manner, in accordance with relevant settlement rules and in consideration of factors not within the control of CBA Capital.
5. The right to know CBA Capital conflict of interest policy.
6. The right to complain and have the complaint dealt with fairly and promptly.