

## SCHEDULES

### FIRST SCHEDULE

*(Made under regulation 46)*

#### TIMEFRAME FOR RESOLVING CONSUMER'S COMPLAINTS

<i>S/N</i>	<i>Product/Service</i>	<i>Category</i>	<i>Number of Days</i>
1.	Payments products:		within 6 hours
	(i) mobile financial services		
	(ii) remittance (MTO, MNOs,)		within 24 hours
	(iii) card payments (POS, ATM)		within 6 hours
	(iv) cheques (TACH)		within 24 hours
	(v) internet banking		within 24 hours
	(vi) inter-bank payments (TISS)		within 6 hours
	(vii) instant payments (TIPS)		within 6 hours
	(viii) regional payments (EAPS, SIRESS)		within 48 hours
2.	Banking products:		14 days
	(i) credit facilities		
	(ii) deposits		8 hours

	(iii) electronic transfers		24 hours
	(iv) safe custody		24 hours
	(v) foreign exchange services		2 hours
3.	Bureau de change:		2 hours
	(i) foreign exchange services		
	(ii) remittances		2 hours
4.	Financial leasing		24 hours
	• financial lease		
5.	Credit reference bureau		24 hours