



INDIVIDUAL CONSUMER CODE OF PRACTICE

NATCOM DEVELOPMENT & INVESTMENT LTD (trading as ntel)



This individual code of practice applies to all telecommunication services accessed by consumers in Nigeria. Provided by NatCom Development and Investment Ltd (trading as ntel) through its Infrastructure. This Code have been Developed in alignment with the Consumer Code of Practice Regulations, 2024, established by the Nigerian Communication Commission (NCC).

INTRODUCTION

ntel is committed to providing innovative and high-quality telecommunications services across Nigeria. With our 4G/LTE-Advanced network, we deliver superior voice, data, and video services to our customers.

This Consumer Code of Practice (the "Code") reflects our dedication to upholding the highest standards of consumer protection and service excellence. It outlines our commitments to you, our customer, and details your rights and our obligations in accordance with the Nigerian Communications Commission (NCC) regulations.

This Code is issued pursuant to the Nigerian Communications (Consumer Code of Practice) Regulations 2024 and serves as ntel's Individual Consumer Code of Practice. It aligns with the General Consumer Code of Practice and establishes standards for our service delivery, complaint handling, and customer interactions. The matters addressed in this Code include, but are not limited to, the provision of information, service contracts, billing and charging, complaint handling and dispute resolution, and the protection of customer information.

Nothing in this Code shall be construed as limiting or detracting from your statutory rights under the Nigerian Communications Act, 2003 (the "Act"), or any other applicable laws and regulations.

DEFINITIONS AND INTERPRETATIONS

Unless otherwise defined herein, or unless the context otherwise requires, expressions defined in the Nigerian Communications (Consumer Code of Practice) Regulations 2024 and the General Consumer Code of Practice shall have the same meanings when used in this document.

"Act" means the Nigerian Communications Act, 2003.

"Commission" or "NCC" means the Nigerian Communications Commission.

"Company" or "ntel" means NatCom Development & Investment Limited.

"Customer" or "You" means a subscriber or user of ntel's services.

"General Code" means the General Consumer Code of Practice issued by the Commission pursuant to the Regulations. "Regulations" means the Nigerian Communications (Consumer Code of Practice) Regulations 2024.

1. PROVISION OF INFORMATION TO CONSUMERS

a. Description of Services

ntel provides a state-of-the-art

4G/LTE-Advanced network that delivers superfast call-connect times, crystal-clear Voice-over-LTE, and high-speed internet access. We offer advanced communications technology solutions for individuals, businesses and enterprise solutions to Customers in Nigeria.

Our services include:

- Full unlimited and capped internet data plans delivered over our 4G/LTE-Advanced network.
- Voice over LTE (VoLTE) calling services.
- Devices optimised for use on the ntel network.
- Submarine Cable Services.
- Fixed wireless broadband services delivered over the 5.2–5.9 GHz frequency band (ntel AirFibre).
- SME and Enterprise Services.
- ntel App and self-service channels.
- Digital services provided through vendors and partners via the ntel website and designated contact centres.

Our 4G/LTE-Advanced network operates on 900/1800 MHz frequency bands and utilises Carrier Aggregation and 4x4 Multiple-Input Multiple-Output (MIMO) technology to enhance network capacity and maximise data throughput. Our integrated telecommunications approach provides multiple customer touchpoints, enabling us to effectively meet our customers' connectivity and service needs.

Our business hours are 9:00 AM–5:00 PM, Monday–Friday (excluding public holidays). For enquiries about any codes, tariffs, services, products, or contract terms, contact our Customer Contact Centres (available 24/7) at 08085150790.

b. Service Contracts

ntel shall, upon request, provide a copy of the contract or agreement for the provision of services. Such contracts shall be in clear and plain language and shall include:

- The commencement date of the contract
- What the minimum contract term is, if applicable
- The minimum contract period and the manner and consequences of termination
- The conditions and terms of renewal, disconnection, and re-connection
- Terms relating to delivery, installation, or activation

Copies of this approved Individual Code shall also be available to customers upon request.

c. Pricing Information

Contracts shall not take effect until parties mutually agree on the pricing and composition thereof. Pricing components include:

- Applicable rates or charges
- Calculation basis of each charge element
- Frequency or basis of charge collection
- Whether charges are subject to change, the frequency of changes, and how information on such changes shall be communicated to the Customer

Customers can access descriptions and tariff details about ntel's available services from our Customer Contact Centres on 08085150790. or website, ntel.com.ng or walk into our office.

d. Contract Terms and Termination

Customers shall be informed of the commencement and end dates of all the contracts before they subscribe to any of our services.

All terms and conditions of a contract regarding the provision of any of our services shall be clearly stated in plain language, highlighting:

- Pricing of services and applicable rates
- What the charges include and the method of calculation
- Whether charges are subject to change and circumstances of changes
- How customers would be informed of changes to charges

Service contracts with Customers shall incorporate terms relating to situations that may give rise to interruption, withdrawal, or discontinuation of service.

e. Product Warranties and Maintenance

In the event there is a fault or malfunction of a product, the customer should first check the contractual warranty relating to the product supplied for use in connection with the service. ntel shall inform customers of any contractual warranty relating to any product, including how to obtain such warranty services.

Specific information shall be provided to customers on the availability and provision of any maintenance service by the manufacturer.

f. Fault Repairs and Service Interruption

In the event of a service fault or product malfunction, customers can report this to our Customer Contact Centres on 08085150790, available 24 hours a day, 7 days a week. Our network fault repair standards are based on the NCC's Quality of Service Regulations.

ntel will endeavour to notify you in advance of anticipated service disruptions or planned outages. In the event of a force majeure

including flooding, storms, or other circumstances beyond ntel's reasonable control, we will endeavour to rectify the fault within such period as may be reasonable in the circumstances.

g. Subscription of Service

Customers may subscribe to services via the ntel website, ntel.com.ng email (enquiries@ntel.com.ng), Customer Contact Centres, or Call Centre (08085150790).

Activation occurs only upon explicit customer requests. Provision of services by ntel shall be in accordance with the service supply standards set out by the NCC in the Quality-of-Service Regulations. In the event of technical problems that affect the provision of our services, the time and process for rectification shall be subject to the applicable timelines, requirements, and processes prescribed or permitted by the NCC.

We will not be responsible for any readiness of premises or availability of infrastructure or equipment that is beyond our reasonable control, nor shall we be responsible for delays or refusal of service requests caused by any of our customers being identified as not credit worthy.

2. ADVERTISING AND REPRESENTATION OF SERVICE

ntel will comply with advertising standards established by the Advertising Regulatory Council of Nigeria (ARCON) and other applicable Laws.

All advertisement of goods and services shall be truthful, Clear and Non-misleading.

a. Availability of Services

ntel's infrastructure footprint extends nationwide through its extensive fibre optic routes, tower sites, real estate holdings, and spectrum lease agreements. Currently, ntel operates in Lagos, Ogun, Rivers, Nasarawa States, and the Federal Capital Territory (Abuja). Through wholesale partnerships and infrastructure-sharing arrangements with mobile network operators and service providers, ntel provides nationwide service reach and connectivity capacity across Nigeria without the need for direct retail network deployment.

ntel shall ensure that all marketing and promotional materials provided to prospective customers clearly disclose any known geographical or technical limitations that may materially affect the performance or availability of its services.

Such materials shall also clearly state any limitations or restrictions applicable to specific categories of persons, geographical areas, periods, products, services, or other conditions affecting availability.

b. Advertising of Packaged Services

The consumer shall be entitled to the supply of all components of a service package where ntel has marketed the provision of its service as part of a package. ntel will ensure that information on packaged services clearly describes each component, the applicable price, and whether the components can be purchased separately. Where services are packaged with one or more other services or products, the customer shall be entitled to the provision of each service or product where ntel has marketed its service as part of a package. Appropriate information shall be included in marketing materials where it may be unlikely that any component of the service package will be supplied. Marketing materials shall contain:

- The price charged for the component on a stand-alone basis
- Information on any contractual warranty relating to products
- A description of each component service or product
- Information regarding any maintenance services offered

For services bundled with services provided by third parties, ntel shall be fully responsible for the effective performance of the entire package, including service support, maintenance, complaints handling,

dispute resolution, and other related administrative requirements.

c. Internet Connections

Our internet connectivity services include our 4G/LTE-Advanced network and ntel AirFibre broadband services operating in the 5.2–5.9 GHz band, with upload speeds of up to 1.2 Gbps and download speeds of up to 1.2 Gbps.

Disclaimer

All advertisements and representations made by ntel are subject to the applicable terms and conditions. Service availability, eligibility, tariffs, promotions, speeds, coverage, and other service features may vary depending on location, network conditions, device compatibility, and other applicable factors.

Customers are encouraged to review the applicable terms and conditions or contact ntel for further information before subscribing to any product or service

Telemarketing

It is our policy not to engage in unsolicited telemarketing. However, where we engage in telemarketing directly or through an agency, you will be informed.

At the beginning of any telemarketing communication, ntel's identity and the precise purpose of the communication shall be communicated. During the communication, the full price of any product or service that is the subject of the communication shall be provided.

Customers have the absolute right to cancel the supply of any new product or service within seven (7) days of the communication by contacting Customer Service on 08085150790., or by visiting any of our offices, unless the product or service has already been supplied to and used by the customer prior to receiving the communication.

Customers have the right to opt in or opt out by sending "STOP" using the relevant short code provided, or via the ntel website, Call Centre, or Customer Service Centre, with immediate confirmation of deactivation.

3. CONSUMER BILLING, CHARGING, COLLATION AND CREDIT PRACTICES

a. Billing Information

The following information shall be contained in all invoices/bills issued to the Customer:

- The customer's billing name and address
- ntel's current business name, address and registered number
- A unique identification or invoice number
- The billing period covered and date of invoice
- Description of the services for which the customer is billed
- Historical summary of charges including total amount billed, applicable credits, payments or discounts, and the net amount payable
- The bill payment due date
- Methods of bill payment
- Methods of contact for complaints and billing inquiries
- Any call charges applicable for complaints and billing inquiry calls

ntel shall at all times endeavour to ensure that billing is accurate, timely, and verifiable.

b. Itemization of Charges

ntel shall ensure that customers have access to itemized details of all charges incurred during the current billing period, either on the bill or on a separate statement provided to the Customer upon request. ntel shall inform customers of the notice period required to obtain itemized billing. ntel shall make available itemized details contained in previous bills for twelve (12) months, or for any longer period required by law.





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ntel shall not charge customers for bills or billing-related information, except where the customer requests information that is not required to be provided under the Code, such as billing details that are more than one (1) year old. ntel may charge for re-issuing or providing additional copies of bills, provided that the customer’s consent to any such charge is obtained before the charge is imposed.

c. Timing for Issuance of Bill

ntel shall ensure that bills are processed and issued within ten (10) working days. The bill shall include all charges incurred during the billing period, except where there is a separate agreement between the parties. This timeframe shall not apply where a delay results from changes initiated by the customer, delays attributable to ntel, or circumstances beyond ntel’s control, including events of force majeure.

d. Receipts and Consumer Payment Advice

As a subscriber to our services, you can always verify or confirm bill payments through acknowledgement of payment on the next bill issued, telephone confirmation via the number stated on the bill, or such other appropriate and accessible methods as may be made available to the customer from time to time.

e. Billing Frequency

It is our policy to provide customers with advance written notification of any proposed changes to the billing periods. Such advance written notification shall be deemed sufficient where it is provided at least sixty (60) days in advance or for a period equal to at least twice the otherwise applicable billing period (i.e., at least twice the billing period in advance where the billing period is monthly).

f. Non-Payment of Bills

In the event of non-payment of all or part of a bill, ntel shall take appropriate measures to effect payment or disconnection. Such measures shall usually be accompanied by an appropriate warning to the customer in advance of any resulting service interruption or disconnection. Any service interruption or disconnection shall, as far as technically feasible, be confined to the service(s) concerned.

Necessary measures shall be commensurate and not unduly discriminatory.

g. Prepaid Services

Our prepaid customers are bound by the terms and conditions printed on the recharge vouchers or set out in the booklet contained in the starter pack. Provided that ntel has adequately communicated the applicable service terms to the customer, the customer shall be deemed to have accepted these terms upon commencement of use of the relevant services.

4. CONSUMER OBLIGATIONS

Acceptance of Licence Terms

All ntel customers are bound by the terms and conditions contained in the contract agreed with ntel. Customers are advised to read the contract before signing it to ensure that they understand the terms and conditions under which the service is being provided. There may be considerable differences in the terms and conditions applicable to the various packages. If customers have any questions about the standard terms and conditions applicable to any of our contracts, they may speak with an ntel Sales or Customer Service representative. Where a customer has any questions about a contract provided by an authorised provider of ntel services that is not owned by ntel, the customer should direct all contract-related questions to that service provider.

Access to Premises for Maintenance

As a customer, you may be required to allow ntel’s representatives access to your premises to enable ntel to maintain or service telecommunications-related equipment or facilities. In such circumstances, you shall grant ntel or its authorised representatives, without charge, access to the premises.

Misuse of Public Telecommunications Service/Tampering with Equipment

ntel customers are not permitted to use any equipment for purposes other than those related to the normal use of the service and must not do anything that interferes with the functioning of such equipment without prior written authorisation.

Customers are responsible for any loss of or damage to equipment resulting from actions contrary to the applicable service terms. No customer shall move any equipment owned by ntel to a location other than the location where the service was installed without prior written authorisation.

No equipment or device that interferes with the normal operation of ntel’s services may be installed. Customers are not permitted to resell ntel’s services except as permitted under the applicable service agreement.

You must not misuse public telecommunications services by:

- Dishonestly obtaining telecommunications services;
- Possessing or supplying equipment that may be used to obtain telecommunications services dishonestly or fraudulently;
- Using telecommunications services to send messages that are obscene, threatening, or otherwise contrary to applicable laws or regulations; and
- Not reselling any service provided by ntel, except as permitted by the service agreement or with authorisation from ntel.

Dishonest Churning

Customers shall be responsible for paying bills and making payments on time. Customers will be required to settle all valid payment arrears before switching to another service provider.

ntel reserves the right to investigate if a person seeking its services has settled with their previous service provider before ntel has any obligation to provide service to that person.

5. PROTECTION OF CONSUMER INFORMATION

a. Data Gathering

ntel shall collect and maintain information on individual customers reasonably required for its business purposes. The collection of such information shall be:

- Fairly and lawfully collected and processed;
- Processed for limited and identified purposes;
- Relevant and not excessive; and
- Accurate

b. Data Storage

ntel shall maintain a policy for the proper collection, use, and protection of customer information. ntel recognises the importance of protecting the privacy of customers’ information. In order to provide services, it is necessary for ntel to obtain and store certain customer information.

Information collected shall not be kept for longer than necessary and shall be processed in accordance with the customer’s rights. ntel’s Code of Practice contains the criteria that apply to individual customer information, whether initially provided verbally or in written form, provided that such information is retained by ntel in any recorded form.

c. Data Sharing

ntel shall ensure that other operators with whom it exchanges customer information maintain appropriate policies for the protection of customer information. Customer information shall be protected against improper or accidental disclosure and shall not be transferred to any party except as permitted by the applicable terms and conditions agreed with the customer.

6. COMPLAINT HANDLING

a. Information to Consumers

ntel shall ensure that its complaints procedure is accessible through various media and formats, or in such manner as may be specified by the NCC. Information on the complaints procedure shall include:

- Customer’s right to lodge a complaint;
- Mode of lodging a complaint with ntel;
- Requisite documents required to lodge a valid complaint; and
- Means of enquiring about the status of a complaint.

The procedure shall be expressed in clear language, and customers must be able to identify how to lodge a complaint either physically or through dedicated online platforms.

b. Special Needs

Adequate provisions shall be made by ntel to ensure that people with special needs or physical disabilities are able to access the complaint handling processes at our various Customer Contact Centres.

ntel further commits to providing reasonable assistance where such persons specifically request assistance in lodging complaints. ntel will ensure the following:

- Customers may be represented by authorised representatives to lodge a complaint where they are unable to attend in person;
- Provide disability ramps at all ntel Customer Contact Centres.
- Ensure ntel Customer Care staff are trained on managing communications with the physically challenged.

ntel will consult the Customer Forum to ensure that the requirements and interests of customers with disabilities are fully considered in service development.

c. Complaint Processes

Complaints can be lodged at any ntel office, including the NET Building, 2nd Floor, 15 Marina, Lagos, by email at enquiries@ntel.com.ng, by contacting ntel’s Customer Contact Centre on 08085150790., or via our dedicated online platforms. All complaints are recorded and processed in accordance with our complaint handling processes.

- Written complaints shall be acknowledged and acted upon within the timeframe set out in the Commission’s QoS Regulations, 2024, or as directed by the Commission.
- Verbal complaints shall be acknowledged when communicated.
- Where possible, ntel shall advise the Customer of the expected actions and resolution timeline upon receipt of a complaint.

- Customers can lodge complaints through the following channels:
Address: NET Building, 2nd Floor, 15 Marina, Lagos
Email: enquiries@ntel.com.ng
Phone Number: 08085150790.

ntel will endeavour to address and resolve complaints as quickly as possible. Complaints shall be acknowledged verbally or in writing, preferably in the mode requested by the customer. Where possible, the customer shall be provided with an expected outcome or estimated timeframe.

d. Charges

ntel’s complaint handling processes are free of charge. However, ntel reserves the right to impose a reasonable charge where the investigation of a complaint requires the retrieval of records more than twenty-four (24) months old, and such retrieval results in any incremental expense or significant inconvenience to ntel.

Any such charges shall be identified and agreed with the customer before being incurred.

e. Further Recourse

In addition to the complaint process established by ntel, the customer reserves the right to refer the complaint to the Nigerian Communications Commission (NCC) if the customer remains unsatisfied after sixty (60) days.

Where necessary, a customer may refer a dispute with ntel for final resolution through an arbitral tribunal. The tribunal shall consist of three (3) arbitrators, with each party entitled to appoint one arbitrator and the third arbitrator appointed by the two arbitrators. All arbitration proceedings shall be held in Lagos or such other place in Nigeria as may be agreed with ntel.

f. Action on Disputed Charges

Where a customer has initiated a complaint or billing dispute and an investigation is ongoing, ntel shall refrain from imposing any disconnection or credit management action while the complaint or dispute is being investigated.

Where ntel intends to take disconnection or credit management action in respect of any amount that is the subject of a complaint or dispute, ntel shall duly notify the customer.

Where a customer is unsatisfied with a decision reached, the customer shall have the option of pursuing the escalation process. The decision shall be reviewed by a suitably qualified person at ntel.

In the event that a complaint has not been resolved to the Customer’s satisfaction within sixty (60) days, the customer may refer the complaint to the NCC.

g. Data Collection and Analysis of Complaints & Outcome

ntel has ensured the availability of an appropriate recording system for tracking complaints and their outcomes, which shall comply with the requirements of the Commission’s Quality of Service Regulations.

Complaints shall be categorised and analysed from time to time to allow for the identification and tracking of recurring issues for effective processing.

ntel will inform affected customers that records of their complaints are being kept. Customers shall be entitled to request details of the complaint tracking system used by ntel.

h. Changes to Complaint Handling Processes

ntel shall properly update customers on any changes to the Company’s complaint handling and tracking processes, where applicable, including information provided to customers or the Commission.

i. Retention of Records

Information collected and recorded as part of the complaint handling processes shall be retained by ntel for at least twenty-four (24) months after the resolution of the complaint.

CONTACT DETAILS

Service Contact Information

Office Address	NET Building (2nd Floor), 15 Marina Road, Lagos
Email Address	enquiries@ntel.com.ng
Website	ntel.com.ng
Phone Number	08085150790

VALIDITY OF THIS CODE

This Code may be reviewed at any time by the NCC or ntel. Subject to the approval of the NCC, this Code may be amended, in part or in whole, at any time. Customers are required to refer only to the latest version of the Code, which may be obtained from any ntel office or the NCC.

