



FEDERAL MINISTRY OF  
**COMMUNICATIONS  
& DIGITAL ECONOMY**

*Leveraging Digital Technology for National Economic Development*



# TELECOM CONSUMER HANDBOOK

# FOREWORD



The Nigerian Communications Commission (NCC) is the independent National Regulatory Authority for the telecommunications industry in Nigeria, assigned with the mandate of regulating telecommunications service deployment and delivery in Nigeria. Part of the mandate is to protect and promote the interest of telecom consumers (citizens and non-citizens). We discharge this duty through diversified mechanisms, platforms and channels.

The Commission discharges the above mandate in collaboration with the Industry Consumer Advisory Forum (ICAF), which amongst other things has culminated in the production of this Telecom Consumer Handbook. The handbook is aimed at helping the telecom consumer understand all his/her rights as a stakeholder in the Nigerian telecommunications industry, as well as equip the consumer with the right education and information. This will in turn enable the consumer to make informed decision and right choices in matters pertaining to consumption of telecommunications services, acquisition of devices and related equipment.

The liberalization of the telecoms sector in Nigeria has led to an expanded consumer base, wide array of services, innovations, new investments and significant growth of the sector. This is showcased by the rollout of completely new services within the telecoms of the country. Notwithstanding the positive effects these developments have brought to the consumer, it has also made the services more complex for consumers, especially in developing countries to keep pace with. This makes higher level of consumer education and knowledge sharing imperative to inspire consumer confidence in participating actively in the market.

In view of the complexities brought about by the liberalization of the telecoms sector and its attendant technological sophistication, the Commission has developed consumer-centric Regulations, Directions and Guidelines to guide service offering and service taking. Further to this, continuous consumer education and information platforms and channels for complaint ventilation have been deliberately put in place to address consumer needs.

The handbook was compiled and published as a one-stop pack and reference tool to enhance the knowledge of consumer rights and obligations, as well as provide guidance on how to manage and address grievances using the consumer complaints channels and mechanisms provided by the Commission.

This handbook is intended for **free distribution** at consumer Protection, Information and Education programs and events organized by the NCC or in collaboration with Consumer Advocacy Group (s).

The Commission is confident that the handbook will prove effective in creating further awareness amongst telecom consumers of their rights, privileges and obligations, to turn our phones, devices and tablets into the solution laden tools they were invented to be devoid of grief and dissatisfaction.

It is my sincere hope that the handbook will achieve the aforementioned objectives.

Professor U. G Danbatta, **FNSE, FRAES, FAEng, FNIEE**  
Executive Vice Chairman/Chief Executive Officer  
Nigerian Communications Commission

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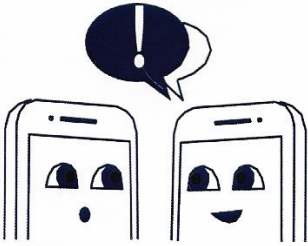
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## Icon keys

The Icon Keys give the consumer an idea of the information each key conveys and what response or reaction is expected from the telecom consumer or user.



### DID YOU KNOW

'Did you know?' questions are prompts that advise consumers on important and useful information.



### USER TIPS

'User Tips' are useful information and advice that will help consumers gain better value and make informed decisions.



### CONSUMER TOOLS

'Consumer Tools' are readily available tools that are useful when applied appropriately. Explore them, as they help you enhance your knowledge with the right kind of information and guide you to make the right choice.



### ASK

This prompts consumers to take note of information that they might have missed unknowingly. Before you make a purchase, look up this icon.



### CHECK

'Check' reminds you of important information to note after acquiring a product or service. 'Check' ensures that consumers have a good customer experience and are provided with adequate information and education on consumer protection.

# INTRODUCTION



The Nigerian Communications Commission is the independent National Regulatory Authority for the telecommunications industry in Nigeria. The Commission was created under Decree number 75 on 24th November, 1992 which was later replaced by the Nigerian Communications Act of 2003 (NCA 2003). Its mission is "to support a market driven communications industry and promote universal access", while its vision is "A dynamic Regulatory Environment that ensures Universal access to Affordable and Equitable service and supports the Nation's Economic Growth".

The Commission is driven by three guiding principles (Fair, Firm & Forthright) in carrying out its duties and functions as the National Telecommunications Regulator. These principles drive the Commissions' core values which are Integrity, Excellence, Professionalism, Responsiveness and Innovation.

## What are its mandates in relation to Consumer Protection?



The Commission is responsible for creating an enabling environment for competition among operators in the industry as well as ensuring the provision of qualitative and efficient telecommunications services throughout the country.

One of NCC's core objectives is to protect the rights and interests of service providers and consumers within Nigeria and also to ensure that the needs of all stakeholders are taken into consideration in the provision of communications services.

Chapter VII, Part I, Sections 104-105 of the Nigerian Communications Act (NCA) 2003 provides the Commission with the enabling powers to deal with issues of Consumer Protection and Quality of Service, while providing the conceptual framework to implement these objectives.

# Role of NCC in Consumer Protection

In order to give concrete expression to the provisions of Chapter VII, Part 1 of the Nigerian Communications Act (NCA) 2003, the Commission established the Consumer Affairs Bureau.

The Consumer Affairs Bureau (CAB) was established as the interface between the Consumers, Service Providers and the Regulator with a mandate to Protect, Inform & Educate (PIE Mandate) the Consumers.

The Bureau's motto is "Take advantage of us, so that no one takes advantage of you".

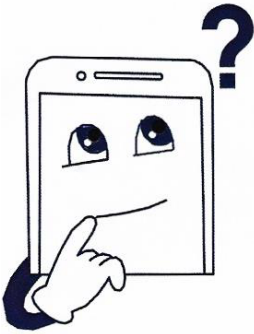
## About this Telecom Consumer Handbook



'This Telecom Consumer Handbook' is designed to take you, the Consumer, on a simple journey in discovering how you can make better choices for yourself as a user of telecom services.

The content of this handbook is written to help you better understand your Rights and Responsibilities as a Consumer. It also provides handy tips and important notes that you should be mindful of. Keep this handbook with you as a useful reference when it comes to purchasing Information & Communication Technology (ICT) products and services.

We hope that this handbook provides you with all the information you may require to make informed decisions as a telecom consumer.



# HOW TO USE THIS HANDBOOK

This handbook has been divided into four (4) main sections for ease of reference.

## SECTION 1

### RIGHTS AND RESPONSIBILITIES

Have a good idea of your rights and responsibilities as a telecom consumer.

## SECTION 2

### MAKING THE RIGHT CHOICE

This section takes you through the process of acquiring telecom goods and services.

## SECTION 3

### HELPFUL INFORMATION

## SECTION 4

### GETTING HELP

All the correct channels for obtaining help and other useful information are provided in this section.



SECTION 1

**CONSUMER RIGHTS AND  
RESPONSIBILITIES**



## • 1.1 CONSUMER BILL OF RIGHTS

The Nigerian Communications Commission (NCC), the federal agency responsible for regulating telecom service, offers you this guide (Basic Rights of Consumer) to help you understand your rights as a stakeholder in the Telecommunications industry.

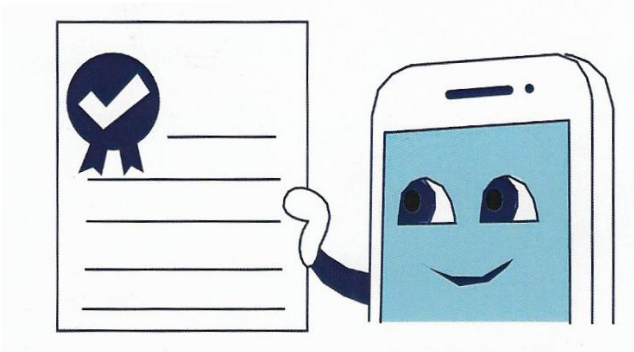
### These rights include:

1. Right to Quality of Service
2. Right to be Informed
3. Right to Safety
4. Right to Choose
5. Right to Timely Redress
6. Right to Privacy
7. Right to Action on Disputed Charges
8. Right to Fair Complaint Process
9. Right to Accurate, Clearly Worded and Organized Bills
10. Right to Timely Installation, Restoration and Repair of Service
11. Right to be heard
12. Right to timely and responsive customer service



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## Right to Quality Service



The Consumer is entitled to the terms and conditions applicable to the services they subscribed to.

# 2

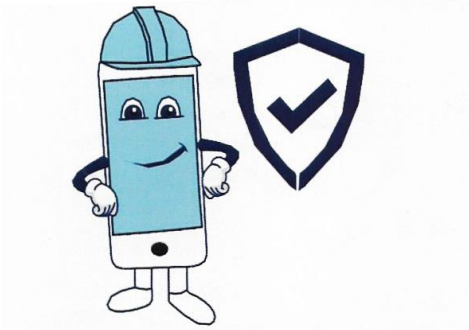
## Right to be Informed



Consumers have the right to receive clear and complete terms and conditions for service agreements, disclosures of prices for goods and services, and to affirmatively accept all terms and conditions before being charged for services. They have the right to be protected against fraudulent, misleading or deceitful information, advertisement and/or labeling.

# 3

## Right to Safety



Right to be protected against the marketing of goods that are hazardous to public health.

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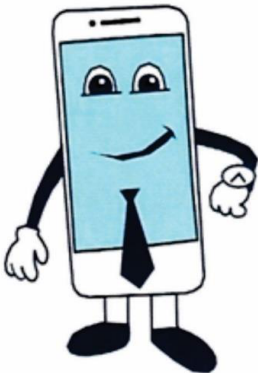
## Right to Choose



Right to be assured wherever possible when given a variety of goods and services at competitive prices with satisfactory quality.

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## Right to Timely Redress



Consumers have the right to timely dispute resolution by Service Providers.

Service Providers must provide clear information on consumer's bill explaining how and where consumers can complain.

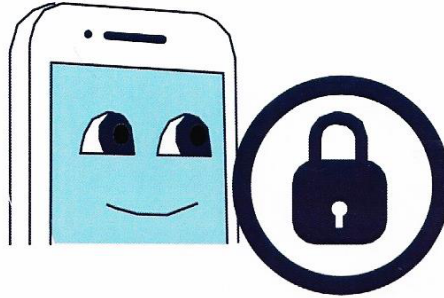
Consumers must have their complaints addressed in a timely manner without harassment.

To complain to NCC call 622



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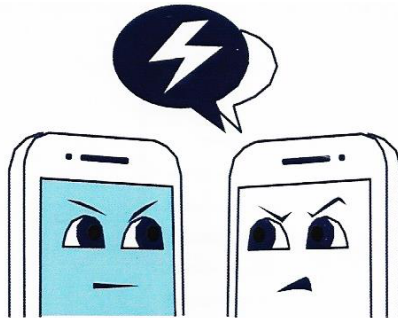
## Right to Privacy



Consumers have the right to personal privacy and protection from unauthorized use of their records and personal information. They can reject intrusive communications and technology.

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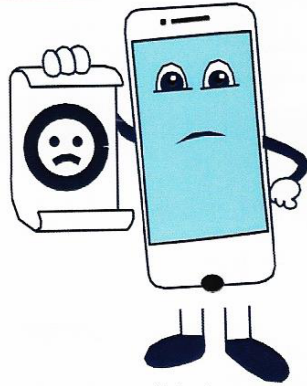
## Right to Action on Disputed Charges



Consumers have a right of notice before any disconnection. Service Providers must avoid imposing any disconnection or credit management action regarding any service to which a compliant or billing dispute relates while the complaint or dispute is being investigated.

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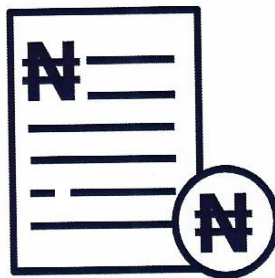
## Right to Fair Complaint Process



Consumers have the right to get fair, inexpensive and quick redress of grievances. They must have accessible knowledge of the complaint process and steps needed to lodge a complaint. Consumers have the right to a customer-oriented response for complaints as prescribed by the Consumer Code of Practice Regulation.

9

## Right to Accurate, Clearly Worded and Organized Bill



Consumers have the right to be accurately billed for services they subscribe to. Telecommunications Services Providers must provide clearly worded and organized bills.

10

## Right to Timely Installation, Restoration and Repair of Service



*An unsecure network such as a public Wi-Fi can lead to hacking of your phone or Laptop. Beware!!!*

## • 1.2 RESPONSIBILITIES OF A CONSUMER



**Know the Terms of Delivery**



**Confirm Product Price**



**Choose the Right Product**



**Pay your bills on time**



**Know how to end Contract**



**Read the Small Print**



**Ask questions and be clear before buying a product or subscribing to a service**



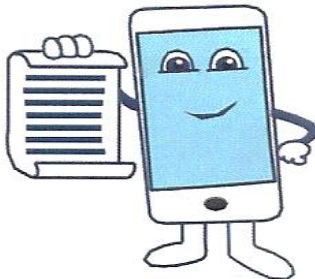
**Understand the Terms and Conditions of Contracts.**



*Don't vandalize Telecommunications Infrastructure.  
Without it there will be no network service.*

## ● 1.3 CONSUMER OBLIGATIONS TO SERVICE PROVIDERS

- **Acceptance of Service:** Consumers are deemed to have accepted an operator's service terms on commencement of use of the service that follows adequate communication by the licensee of its service terms.
- **Granting of Access:** Consumers must grant the Operator or its authorized representatives without charge, access to premises, equipment or facilities as reasonably for any provisioning or maintenance of the services, equipment or facilities.
- **Misuse of Equipment:** Consumers must not use any equipment or related facilities provided by an Operator for reasons other than those related to normal service and must not do anything that interferes with the functioning of such equipment or facilities, without prior written authorization from the Operator. Consumers shall be responsible for any loss of or damage to equipment or facilities that result from action contrary to their service terms or the Consumer Code of Practice.
- **Resale of Service:** Consumers must not resell any service provided by an Operator except as permitted by the service agreement of the Operator.
- **Misuse of Public Telecoms Service:** Consumers must not misuse public telecommunications services including:
  - Dishonestly obtaining telecommunication services
  - Possessing or supplying equipment that may be used to obtain such services dishonestly or fraudulently
  - Using services to send messages that are obscene, threatening or otherwise contrary to applicable laws or regulations
- **Settle Arrears of Payment:** Consumers must settle valid payment arrears with an Operator before switching to another Service Provider.





## ● 1.4 SERVICE PROVIDERS OBLIGATIONS TO CONSUMERS

Before entering into a contract for any service, consumers shall be provided with clear terms and conditions of the service, specifically:

- **Service Terms:** Consumers shall be provided with a complete description of the service in clear and plain language, devoid of unnecessary technical terms.
- **Service Conditions:** The Licensee shall also provide information on the service quality levels offered, the waiting time for initial connection and any service areas and coverage maps if applicable.
- **Refund and Compensation:** The Licensee shall provide specific information regarding any compensation, refund or other arrangements, which may apply if contracted quality service levels are not met.
- **Upgrade/Migration:** Where services are subject to upgrade or migration options, Consumers shall be provided with clear and complete information regarding the upgrade or migration terms, including any changes in service performance and any duly approved fees or charges resulting from the upgrade or migration.
- **Applicable Rates:** Consumers need to be informed on applicable rates or charges of products and services.



*It is unsafe to transact business on an unsecured network such as Free Wi-fi or Public Internet Service.*

## ● 1.5 SUBSCRIBER IDENTIFICATION MODULE (SIM) CARD REGISTRATION

All mobile phone subscribers must register their SIM cards with their respective Mobile Network Operators. This SIM card registration is designed to capture the uniqueness of mobile phone subscribers for identity and security management.



### PROCEDURES FOR REGISTERING YOUR SIM CARD



- Visit your nearest Service Provider's outlet
- Present a National Identification Number (NIN). Consumers without a NIN can enroll with the Network Service Providers who are duly licensed NIN enrollment agents
- Use of other forms of IDs (International Passport, Voters Card, Driver's License, National ID Card and Visa permits) shall not be mandatory except for consumers exempted from NIN (some foreigners)
- Fill a KYC form (where applicable)
- SIM registration should only be done in a controlled environment. This should be an immovable structure (brick & mortar) with a traceable address, branded with the operator's logo and certificate of Authorization from the Service Provider.

## DO'S AND DON'TS OF SIM REGISTRATION



1. Do not sell or knowingly give out your NIN to any SIM Registration Agents or persons for the purpose of registering pre-registered SIMs, as you could be implicated in serious crimes such as financial fraud, Kidnaping, Armed Robbery, Terrorism etc.
2. Proxy Registration is prohibited. Do not register your SIM using another person's NIN. This constitutes identity fraud and is a serious crime.
3. Be vigilant when registering your SIM. Upon conclusion of your SIM Registration, you will receive an SMS notification from your Network Operator informing you of all SIMs linked to your NIN. Ensure that you carefully read this SMS and immediately contact your Operator if any SIM not registered by you has been linked to your NIN.

Buying pre-registered SIM cards is criminal and may lead to:

1. Imprisonment
2. Implication in Identity theft, Financial Fraud, Kidnapping and Armed Robbery
3. Unreliable collation of consumer information
4. Difficulty in tracking the real criminals using such telephones in the country

**SIM Card Deactivation:** A duly registered SIM Card can be deactivated within 180 days of inactivity and reassigned to another user after 365 days of inactivity, without a Revenue Generating Event (RGE) occurring during the periods.

**NIN/SIM Linkage:** It is also very important and necessary to register for National Identity Number (NIN) and ensure your NIN is linked to your SIM cards. This will enable your inclusion in the National Identity database and your access to services from various MDAs across Nigeria.



*You can check your International Mobile Equipment Identity (IMEI) number by dialing "#06# on your phone.*



## ● 1.6 MOBILE NUMBER PORTABILITY

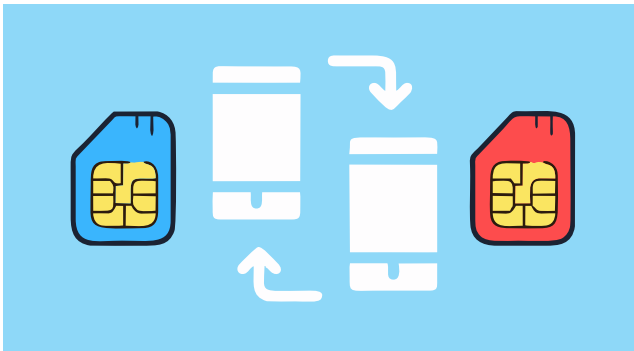
Mobile Number Portability is a service that enables the telecom consumer retain his/her mobile phone number when changing from one mobile service provider to another due to service disruption outside coverage area, poor service quality or choice. This was championed by the Commission to provide alternative means of carrying out transactions by the consumer to avoid collateral losses and meet up with emergency situations amongst other things.

To move your number to a different/new mobile operator, you will need to provide proof of identity - a valid identity card (International Passport, Driver's License or an officially validated photographic identity document) and National Identification Number (NIN) at the new operator's office/customer care center.

Consumers should ensure they use up all airtime/data on their SIM cards before porting to another network as it cannot be transferred or redeemed on another network.

To port, you will be required to complete a Port form. You will also be asked to send a text message with the word "PORT" to short code 3232 or call 3232 or port via web portal <http://yes.portnigeria.com>

A subscriber can only request for another Number Portability after spending 45 days with the recipient operator and a subscriber must spend 7 days after a SIM replacement with current operator before requesting for Number Portability.

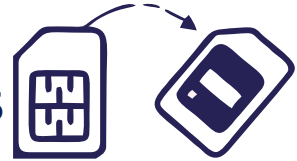


***Do not expose your bank details on your phone carelessly.***



# SIM REPLACEMENT

## ● 1.7 SIM REPLACEMENT TITBITS



SIM Replacement/Swap is necessary if a SIM card becomes faulty, damaged, stolen, lost, or if a subscriber wishes to upgrade to newer technologies.

Please note that for your safety, SIM replacement should only be done at your Service Provider's Licensed Agents/Dealers. Remember the Security Risks associated with unauthorized dealers.

### **Minimum requirements for SIM Replacement/Swap**

1. The phone number must be registered.
2. Provide the SIM pack or other evidence of direct purchase/ownership. Where SIM pack is unavailable, a sworn affidavit attesting to ownership and loss is required.
3. Three (3) frequently-dialed numbers
4. Details of your last recharge activities.
5. A valid form of photo ID, defined as the National ID Card.

### **SIM Replacement for Deceased**

1. The provision of a Certified True Copy of the death certificate of the deceased issued by the National Population Commission (NPC).
  2. Provision of Letters of Administration of Estate issued by a superior Court of Record, where the deceased died intestate or with an unregistered Will.
  3. Where the deceased died testate, the Executor of the registered Will must provide the requisite probate letters showing authority to act on behalf of the estate of the deceased.
  4. The authorized individual must provide his/her NIN and the MSISDN of the deceased. The Communications Service Provider shall confirm the deceased ownership of the MSISDN and whether any NIN was linked to the MSISDN.
  5. The authorized individual must provide the Communications Service Provider with a letter of indemnity, indemnifying the relevant Communications Service Provider from any liability arising from the SIM Replacement process.
- At all times, such individual shall be liable where it is discovered that the SIM Replacement was done without the requisite authority.

### **Requirements for SIM Replacement by Proxy**

A SIM Replacement may be carried out by proxy subject to the following conditions:

1. A letter of authorization from the main subscriber appointing the proxy in that regard.

2. The proxy shall provide his/her NIN of and the NIN of the main subscriber.
3. The subscribers shall provide the communications service provider with a letter of indemnity, indemnifying the relevant communications service provider from any liability arising from the SIM replacement process.
4. At all times, the proxy shall be liable where it is discovered that such SIM replacement was done without the consent of the main subscriber or the consent of the main subscriber was fraudulently or deceptively obtained.
5. Both the proxy and the main subscriber must be subscribers of the communications service provider.

## ● 1.8 SIM SWAP FRAUD



SIM Swap Fraud takes place when someone (a fraudster) impersonates another person and contacts the Service Provider to take control of the SIM from the original owner. The imposter uses publicly available information about the original owner of the SIM which has been obtained through hacking or data breaches. The fraudster misinforms the Service Providers into switching the original SIM card with a duplicate. Once the fraudster successfully takes charge of the SIM, all confidential information of the original owner is now accessible to the fraudster.

### **SIM Swap Fraud: Warning Signs**

- I. Changes in Service: When your SIM is compromised, you may receive notification from your Service Provider to that effect if your Service Provider has security measures in place.
- II. Security Alerts: The moment you start receiving notifications about unauthorized transactions or security codes for your social media accounts, you may have been compromised.
- III. Inability to send and Receive Text Messages or make Calls: If your SIM has been activated elsewhere, the original SIM card will become useless, and you won't be able to send or receive messages and make phone calls directly on the mobile network.
- IV. Inability to use email and social media accounts: If you are unable to access your apps and social media accounts using your mobile data, your account may have been hacked.

## How to prevent SIM Swap Fraud

- i. Contact your Service Provider on how to set a PIN or Password for your SIM Card.
- ii. Never reveal confidential information such as PIN, Passwords, CVV Numbers, ATM card details, to anyone.
- iii. Do not disclose too much personal information on social media or any other public platform e.g. Facebook, Twitter, Instagram, etc.
- iv. Never reply unknown emails or calls that ask for account or card details.
- v. Contact your Service Provider/Bank to verify any suspicious notification.
- vi. Register for both email/SMS alert for financial transactions.

Contact your Service Providers for any unauthorized SIM replacement and/or the Central Bank of Nigeria for any associated financial loss due to SIM Swap fraud.

## Additional Measures for the prevention of SIM Swap Fraud

The stringent rules put in place for SIM swap/replacement are to protect consumers from falling prey to fraudsters.

**To find out the number of SIM cards registered in your name:** Contact your Mobile Service Provider and request for all the numbers associated with your name, presenting a valid means of identification e.g. National Identity Card

- **Take Control:** If you identify an unknown SIM number registered under your name, report it to your Service Provider and request to suspend the service on that SIM card immediately, thus ensure you cancel SIM card(s) that are no longer used by you.
- **Transfer ownership:** If someone you trust is using a SIM card in your name, it is recommended that you transfer the ownership of the SIM card to that person, if above the age of 16.
- **Limit number of SIM cards:** Having many SIM cards in your name increases the possibility of SIM card risks. Thus, be sure you always cancel the SIM card(s) you stop using.

## ● 1.9 CYBER SECURITY

Cybersecurity is protecting your personal computer, mobile phones and/or any device connected to the Internet from criminals that want to steal your Personal Identifiable Information and credentials.



### 1.9.1 AWARENESS ON CYBERCRIME

Cybercrime is any criminal act dealing with computers and networks.

Also any crime conducted through the internet is known as cybercrime. There are various types of cybercrime such as Hacking, Cyber Bullying, Financial Fraud, Identity Theft, Phishing (emails), SMS (Smishing), Voice (Vishing), Whaling, Spear Phishing and Malicious Software.

You can prevent cybercrime by:

- Keeping your password safe
- Being careful when downloading
- Activating two-factor authentication
- Protecting your system with anti-virus software
- Regularly perform software updates on your computers and mobile devices

### 1.9.2 TIPS ON HOW TO PROTECT YOUR CHILD ONLINE

The introduction of internet has made our lives easy in so many ways. Notwithstanding, it is important to protect your child online when using the internet. Some ways to protect your children are:

- Asking children to show you the sites they visit on the internet.
- Encouraging children to use nicknames so as not to divulge information online.
- Using parental control settings.
- Using filtering software to filter out bad language and words.

### 1.9.3 OBLIGATIONS OF THE MINOR

- Do not open email links from unknown sources.
- Do not download anything without the permission of an adult.
- Keep strong passwords and do not disclose them to anyone else.
- Minors should be wary of accepting friend requests online from total strangers.
- Report to an adult when you receive a message from the internet.



#### 1.9.4 OBLIGATIONS OF PARENTS/CAREGIVERS

- Parents and Caregivers should learn to anticipate risks (the 4Cs- Content, Contact, Conduct and Commercialization) by staying abreast of, and getting trained in child online safety tips
- Parents should always be observant about changes to behavioral patterns, unusual activities, actions and reactions from their children
- Children should be well informed about safe browsing tips - especially asking an adult before clicking on an 'Accept, 'Allow' or 'OK' button.
- Parents/Caregivers should ensure children understand the 'SMART' rules of using internet;
  - o S: Safe
  - o M: Meeting
  - o A: Accepting
  - o R: Reliable
  - o T: Tell

For more information on child online protection, visit:

<https://www.ncc.gov.ng/technical-regulation/internet/child-online-protection>



***To report incidence of online child abuse,  
call NCC Toll Free No 622 or email [cop@ncc.gov.ng](mailto:cop@ncc.gov.ng)***





SECTION 2

## MAKING THE RIGHT CHOICE

## ● 2.1 ASK BEFORE SUBSCRIBING A SERVICE

### INDIVIDUAL CONSUMER CODE OF PRACTICE

Before subscribing any product or services, ask these relevant questions:

- i. Tariff (Price): How much is the product and service?
- ii. Information for Use: What is the general information on the products and services?
- iii. Terms & Conditions: What are the terms & conditions of the contract and means of terminating same?
- iv. What are my obligations and the consequences in the event of a breach of contract?
- v. How will I be charged?
- vi. Will my bills be timely and accurate?
- vii. Will there be an after sale support?
- viii. How do I contact your customer support center for fault repairs?
- ix. How do I lodge my complaints?

For more information on Consumer Code of Practice Regulation visit [www.ncc.gov.ng](http://www.ncc.gov.ng).



***"Note that every telecom licensee is required by law to provide an INDIVIDUAL CONSUMER CODE OF PRACTICE (ICCP) which serves as an agreement between the Service Provider and their customers.***

## ● 2.2 ADVERTISEMENT AND PROMOTIONS

Before participating in any sales promotion, note these relevant questions:

- i. What is the geographical coverage of this promotion?
- ii. Am I eligible to participate in this promotion?
- iii. What is the mode of participation?
- iv. What are the terms and conditions applicable to the promotion?
- v. How much will I be charged in order to participate in this promotion?
- vi. What is the process of selecting winners?



*Dial 622 on any Phone Network for the NCC  
Contact Centre toll free line.*

## ● 2.3 THE RULE OF THUMB

**AS A RULE, ANY PRODUCT OR SERVICE THAT YOU BUY SHOULD BE:**

- Of reasonable quality and free from defects.
- The same as it has been described to you or the same as any sample you were shown.
- Fit for the purpose which it is intended for.



## ● 2.4 YOUR RIGHTS ARE PROTECTED UNDER LAW



As a consumer of telecommunication services, your rights are protected under the law. There are codes of conduct governing how Service Providers deliver their services to consumers, and compliance to these codes are mandatory for all license holders in Nigeria.

Consumers have the right to seek redress of their complaints if unsatisfied with the level of service they are receiving.

Your protections are contained in the following instruments:

- Nigerian Communications Act, 2003
- Consumer Code of Practice Regulations, 2007
- Direction on SIM card registration
- Guidelines on Adverts and Promotions
- Guideline on Type Approval
- Direction of End of Call Notification
- Direction on DND (2442)
- Subscriber Registration Regulations, 2011
- Direction on Data Roll Over
- Mobile Number Portability Regulations, 2014
- Federal Competition and Consumer Protection Act, 2018

***To learn more about the above kindly visit:  
[www.ncc.gov.ng](http://www.ncc.gov.ng)***



SECTION 3

## HELPFUL INFORMATION









## ● 3.1 PROCEDURE FOR LODGING CONSUMER COMPLAINTS

Consumers who are dissatisfied with services rendered to them by any Service Provider have a right to seek redress by lodging a formal complaint to NCC following the steps below:



- I. First, contact your Service Provider to lodge a complaint
- II. Ensure you obtain a Complaint Ticket Number from them
- III. If not satisfied with their resolution, seek redress by contacting the NCC 622 Toll Free Line

### Other Channels:

-  [https:// www.ncc.gov.ng](https://www.ncc.gov.ng)
-  <https://www.facebook.com/nigerian.communications.commission>
-  <https://www.twitter.com/@NgComCommission>
-  <https://www.twitter.com/@ConsumersNCC>
-  <https://ng.linkedin.com/company/nigerian-communications-commission>
-  <https://www.instagram.com/ngcomcommission>
-  <https://www.youtube.com/user/NgComCommission>
-  [consumerportal@ncc.gov.ng](mailto:consumerportal@ncc.gov.ng)

Visit our website at <https://www.icaf.org.ng>  
to get more information and updates  
NCC TOLL FREE LINE - 622

## ● 3.2 DO-NOT-DISTURB (DND)

If you do not want to receive commercial messages that you did not ask for on your phone, you can activate the Do-Not-Disturb (DND) service.

To put a stop to all such messages, text STOP to 2442

To select specific categories of messages you want, text HELP to 2442

To find out if you are registered, text STATUS to 2442

To stop DND, text ALLOW to 2442.

### ● 3.3 DATA ROLLOVER

As a data consumer, remember that it's your right to rollover your unfinished data. You can rollover unused data if you purchase a similar data bundle within the period stated below:

S/No	Data Plan (Bundle)/ Validity Period	Applicable Renewable (Rollover) period
1	One (1) Day	1 day
2	Above One (1) Day but less than Thirty (30) Days	3 days
3	Thirty (30) Days and above	7 days

### ● 3.4 UNDERSTANDING BROADBAND AND DATA TRANSMISSION SPEED

The term broadband refers to the wide bandwidth characteristic of a transmission medium and its ability to transport multiple signals and traffic types simultaneously. The medium can be coaxial cable, optical fiber, twisted pair, DSL local telephone networks or wireless.



In telecommunications, a broadband signaling method is one that handles a wide band of frequencies. Broadband is a relative term, understood according to its context. The wider (or broader) the bandwidth of a channel, the greater the information-carrying capacity, given the same channel quality.

Broadband in the Nigerian context is an Internet experience where the consumer can access the most demanding content in real time at a minimum speed of 25Mbps in urban areas, and 10Mbps in rural areas.

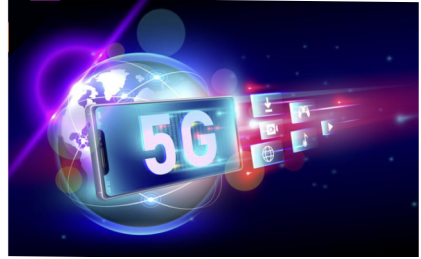
Data Transmission speed is the speed with which data can be transmitted from one device to another. Data rates are often measured in megabits (million bits) or megabytes (million bytes) per second.

These are usually abbreviated as Mbps and MBps, respectively.



## ● 3.5 BROADBAND SPEED

Broadband speed is essentially how quickly you can upload or download data using your internet connection. The average user spends more time downloading data such as music and films, so suppliers normally provide a faster download speed in comparison to upload speed.



When choosing your next broadband package, speed is one of the most important things to consider. There are many factors that impact your internet speed, such as how many people are using the internet and where you live.

Many people don't know what their broadband speed is or aren't sure of how many Mbps they need when they compare broadband packages. It's always good to understand how broadband works and how to check your broadband speed before you talk to your provider.

*Reference: Nigerian National Broadband Plan 2020-2025, page 38, Table 4.1*

## ● 3.6 DATA DEPLETION

Many telecom consumers have had to battle with data depletion at one point or the other. Data depletion simply refers to the draining of mobile data in the process of engaging in telecom activities on the internet.

Mobile data is what allows your phone to access the internet when you are away from Wi-Fi. Mobile/Cell phone data plan is used whenever the phone's internet connection is used to perform any task. Some common ways data is used on smartphones include:

- Browsing the internet
- Downloading and running apps
- Live streaming

### **Causes of data depletion**

- Inadequate knowledge of use of Smart Phones, Laptops and Tablets
- Automatic update of Smart Phone Operating System (Android, iPhone) and applications
- None closure of applications running on the phone
- Lack of knowledge on how to calculate bandwidth usage and cost per unit

### **Ways to Reduce Data Usage on Smart Phones**

- Limit your data usage in Phone Settings
- Restrict App background data
- Use data compression in Google Chrome
- Update apps over Wi-Fi only
- Limit your use of video and audio streaming services
- Install and Activate only the apps you need
- Cache Google Maps for offline use
- Optimize Account Sync Settings
- Control the access and permissions granted to applications on your phone.

*For more information on Data Consumption, Depletion and Usage,  
Visit <http://ncc.org.ng/media-center/public-notice/819-frequently-asked-questions-on-internet-data-consumption-depletion-usage>*

## **● 3.7 ELECTROMAGNETIC FIELDS AND PUBLIC HEALTH**

Mobile telephony is now commonplace around the world. This wireless technology relies upon an extensive network of fixed antennas, or base stations, relaying information with radiofrequency (RF) signals.

Other wireless networks that allow high-speed internet access and services, such as wireless local area networks (WLANs) are also increasingly common in homes, offices, and many public areas (airports, schools, residential and urban areas). As the number of base stations and local wireless networks increases, so does the RF exposure of the population.

Surveys have shown that the RF exposures from base stations range from 0.002% to 2% of the levels of international exposure guidelines, depending on a variety of factors such as the proximity to the antenna and the surrounding environment. This is lower or comparable to RF exposures from radio or television broadcast transmitters.

The Commission embarks on periodic measurements to ensure Base Transceiver Stations (BTS) are within the set limits.



## ● 3.8 HEALTH CONCERNS

A common concern about base station and local wireless network antennas relates to the possible long-term health effects that whole-body exposure to the RF signals may have. To date, the only health effect from RF fields identified in scientific reviews has been related to increase in body temperature ( $> 1\text{ }^{\circ}\text{C}$ ) from exposure at very high field intensity found only in certain industrial facilities, such as RF heaters.

The levels of RF exposure from base stations and wireless networks are so low that the temperature increases are insignificant and do not affect human health.

The strength of RF fields is greatest at its source, and diminishes quickly with distance.

*Ref: World Health Organization (WHO)*



**Telecom Infrastructure does not cause cancer - WHO**

## ● 3.9 TYPE APPROVAL

### **TYPE APPROVAL DEFINITION**

Type approval is a certification process administered by the NCC in which a product is subjected to test in order to ascertain that such a product complies with the regulations, technical standards and safety requirements before the device can be used on the Nigerian Network.

### **WHAT EQUIPMENT ARE SUBJECTED TO TYPE APPROVAL?**

All Telecommunication and Information Technology (IT) equipment are subjected to type approval procedures. These include but are not limited to mobile phones, Mi-Fi devices, Access-Points (AP), tablets, computing devices for consumers and others. It also includes Service Provider's equipment like gateways, switches, and Base Stations.

### **WHY SHOULD I USE ONLY TYPE APPROVED DEVICES?**

#### **[HINT: QUALITY OF SERVICE]**

If a consumer uses a type approved product, you can feel confident that it is safe in terms of radiation. Sometimes using non-type approved devices can be a source of poor Quality of Experience (QoE). Not all issues related to Quality of Service or Quality of Experience are the fault of the network operators.

## **LIMITING COUNTERFEIT PRODUCTS**

By using only type approved devices purchased for duly licensed seller, you are doing your part to reduce the sale and importation of counterfeit products in Nigeria. You are also supporting legitimate businesses that comply with telecommunications industry laws by submitting your devices for the type approval certification process to ensure that the equipment and devices will not harm both the consumer and network. Non-Type Approved network boosters & walkie-talkies can negatively affect network service.

## **HOW CAN I KNOW MY DEVICE HAS BEEN TYPE APPROVED?**

The NCC keeps a regularly updated list of devices that are certified as being safe for use by the consumers. You can navigate to the link below on the Internet and then click on either "Approved Handsets" or "Approved Equipment".

## **WHAT EQUIPMENT ARE SUBJECTED TO TYPE APPROVAL?**

<https://ncc.gov.ng/technical-regulation/standards/type-approval>

## **● 3.10 EMERGENCY COMMUNICATION CENTRES**

### **#Call112ForEmergencies**

The Emergency Communications Centres (ECC) established by the Nigerian Communications Commission (NCC) on behalf of the Federal Government is an essential public service aimed at enhancing the security of lives and properties of people in Nigeria.



Emergency Communication Centres (ECCs) have been activated in twenty four (24) States of the country including the FCT, while efforts are ongoing to activate ECCs in all the States of the Federation.

The ECC is a one-stop-shop through which members of the public can access help from any response Agency such as the Nigeria Police Force (NPF), the Federal Road Safety Commission (FRSC), the Nigerian Security and Civil Defense Corps (NSCDC), the Fire and Ambulance Services, the National Emergency Management Agency (NEMA) and all its affiliate State Emergency Management Agencies by dialing **112**.

The ECC is designated to answer emergency calls through the national Toll Free Number **112** and direct each call to the appropriate Response Agency closest to the caller, thereby serving as a communication link between Public Response Agencies and members of the public.

Members of the public do not have to memorize several 11-digit numbers from different Response Agencies. You simply just dial **112** in times of distress/emergency to seek and receive help.

**112** phone code is totally free. Even when you have zero airtime in your phone, you can dial and gain access to the 112 Services.

The **112** number is a Toll-free line and can be called from any network.

***Call 112 for emergencies that require assistance from Police,  
Fire Service, FRSC, Ambulance Services, etc.***



SECTION 4

**GETTING HELP**

## ● 4.1 UNIFIED USSD SHORT CODES FOR ALL MOBILE NETWORKS IN NIGERIA

The Nigerian Communications Commission (NCC) has directed mobile networks operators (MNOs) to commence implementation of approved Unified Short Codes (USC) for providing certain services to telecom consumers in Nigeria.

Call Centre	300
Borrow Services	*303#
Stop Service	*305#
Check Balance	*310#
Credit Recharge	*311#
Data Plan	*312#
Data Plan Balance	*323#
Share Services	*321#
DND	2442
Porting Services	3232
NIN Verification and NIN-SIM Linkage	*996#
Voicemail Deposit	*301#
Voicemail Retrieval	*302#

## ● 4.2 HANDY LIST OF CONTACTS

When you are faced with difficulties in telecom service, you should know the right channels for help. The following pages are a list of relevant contacts for your reference.

### 4.2.1 COMMUNICATIONS SERVICE QUALITY/UNETHICAL PRACTICE ONLINE & COMMUNICATIONS FRAUD REPORTING

Tel: 622 (Toll Free)

Email: [consumerportal@ncc.gov.ng](mailto:consumerportal@ncc.gov.ng)

Portal: <https://consumer.ncc.gov.ng>

### 4.2.1 BANKING AND FINANCIAL FRAUD

The Central Bank of Nigeria (CBN) deals with all financial related complaints against Financial Institutions within its regulatory purview.

Direct complaints to Consumer Protection Department of CBN upon the failure of your Financial Institution to resolve your complaint within 2 weeks timeline given by CBN through the following channels:

Email: [cpd@cbn.gov.ng](mailto:cpd@cbn.gov.ng)

Letter: Your Letter of Complaint should be addressed to  
The Director, Consumer Protection Department  
Central Bank of Nigeria  
Central Business District, Abuja.

You can submit your letter at the CBN Head Office or at any of the Central Bank of Nigeria branches nationwide.

Tel: 0700callcbn (open 9am - 4pm on weekdays)



GET HELP FROM  
CUSTOMER SERVICE





**Nigeria Office for Developing the Indigenous Telecom Sector (NODITS) is mandated to ensure that Nigerians (and by extension the Nigerian Telecom Consumer) become active participants in all spheres of the Nigerian Telecom Industry through the following:**

- NODITS enhances consumer choice of telecom goods and services by ensuring a robust mix of foreign and local goods and services. The focus on local manufacturing like Telephones, SIM cards and other devices also creates job opportunities for the consumers.
- NODITS enhances consumer participation in all sub-sectors of the industry particularly with respect to Manufacturing, Software Development, Funding, Procurement, Research and Development for Digital Innovation and Entrepreneurship, Ownership and Shareholding/Equity Participation in Telcos.
- Through the injection of local innovations, local raw materials and local participation, NODITS enables competitive and fair pricing of telecom goods and services and also creates room for digital innovation and entrepreneurship.
- The focus on people (a cardinal factor of the policy) with emphasis on skills rather than certifications also drives home the point that policy is targeted at consumers who can take advantage and put their skills to use.



## CONTACT US

### FOR ANY COMPLAINT:

Contact your service provider, if still dissatisfied;  
Call the NCC Toll Free Number (622)

For Online Complaints send an email to;  
[consumerportal@ncc.gov.ng](mailto:consumerportal@ncc.gov.ng)

For Further information follow us on:



[https:// www.ncc.gov.ng](https://www.ncc.gov.ng)



<https://www.facebook.com/nigerian.communications.commission>



<https://www.twitter.com/@NgComCommission>  
<https://www.twitter.com/@ConsumersNCC>



<https://ng.linkedin.com/company/nigerian-communications-commission>



<https://www.instagram.com/ngcomcommission>



<https://www.youtube.com/user/NgComCommission>



[consumerportal@ncc.gov.ng](mailto:consumerportal@ncc.gov.ng)



Visit our website at <https://www.icafo.org.ng> to get more information and updates

## NIGERIAN COMMUNICATIONS COMMISSION

📍 Plot 423, Aguiyi Ironsi Street, Maitama, Abuja.

☎ +234-9-4617000

🌐 [www.ncc.gov.ng](http://www.ncc.gov.ng)



## ACKNOWLEDGEMENT

“The Industry Consumer Advisory Forum (ICAF) was established by Nigeria Communications Commission (NCC) to act in advisory capacity and make recommendations regarding the interests and concerns of Consumers of ICT products and services including people living with Disability.

This handbook is an initiative of ICAF in collaboration with Consumer Affairs Bureau of the Commission

## APPRECIATION

On behalf of the member of the Industry Consumer Advisory Forum (ICAF), Management of Nigeria Communications Commission and the Telecommunication Industry Stakeholders, we wish to express our appreciation to all those that are working towards making the Nation’s Telecommunication sector comparable globally in quality Communications service delivery.





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# NCC OFFICES

## HEAD OFFICE ANNEX

Communication and Digital  
Economy Complex  
Plot 1253 Cadastral Zone C06  
Mbora District  
Abuja, FCT.  
09-4618182

## KANO OFFICE

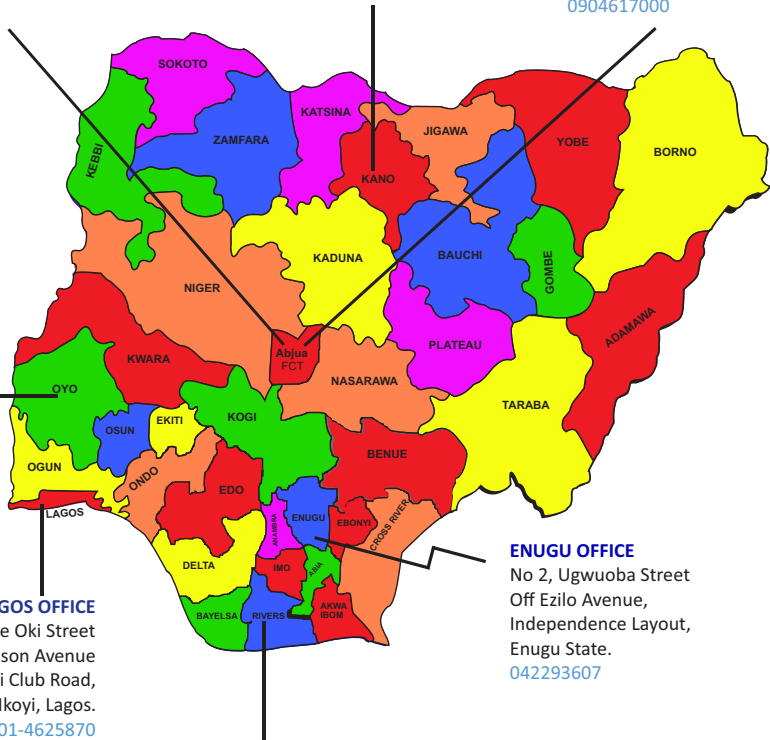
No. 31 Race Course Road.  
Nassarwa G.R.A, Kano.  
07041122111

## HEAD OFFICE

Plot 423, Aguiyi Ironsi Street  
Maitama, Abuja,  
Federal Capital Territory  
0904617000

## IBADAN OFFICE

102A DPC Road  
Off Government House  
Road, Agodi GRA,  
Ibadan, Oyo State  
08098118038



## LAGOS OFFICE

9 Bankole Oki Street  
Off Mobolaji Johnson Avenue  
Adjacent Ikoyi Club Road,  
Ikoyi, Lagos.  
01-4625870

## ENUGU OFFICE

No 2, Ugwuoba Street  
Off Ezilo Avenue,  
Independence Layout,  
Enugu State.  
042293607

## PORT HARCOURT OFFICE

No. 23A, Igbodo Street,  
Behind First Bank Aba Road,  
Old GRA, Port Harcourt,  
River State  
0843000321, 084466230