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## COMPLAINTS & DISPUTE RESOLUTION PROCESS

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Employers and Employees (Contributors) may present complaints to any GENTRUST branch located in Accra, Kumasi, Tarkwa and Sunyani through the following channels:

- Verbally, in person
- Verbally, by telephone
- In writing, in person
- In writing, by post
- Email complaints to [info@gentrustgh.com](mailto:info@gentrustgh.com)/[customerservice@gentrustgh.com](mailto:customerservice@gentrustgh.com)

GENTRUST shall acknowledge receipt of every complaint filed by a complainant or contributor within three (3) days of receipt of the said complaint. An acknowledgement shall be rendered in the form in which the complaint was filed. The three (3) day acknowledgement shall be considered part of the fifteen (15) day resolution period as stated in the NRRA Consumer Protection Policy Document.

- (A) GENTRUST will establish and institute measures internally to handle and redress complaint. In the case of non-payment of contribution, GENTRUST shall follow up with employers to make sure that all outstanding contributions are paid with surcharge of 3% to compensate value lost on the contribution as stated by the Pensions laws of Ghana.
- (B) Regarding non-submission of data, GENTRUST will follow up with the employer to make sure that all outstanding data is received for the allocation to be done.
- (C) Where the parties are unable to arrive at a consensus, the issue shall be referred to our regulators - National Pensions Regulatory Authority in writing within five (5) working days of the stalemate.

At the National Pensions Regulatory Authority: the Authority shall take up all referred unresolved complaints or disputed decisions by GENTRUST and act as Arbitrator through the Adjudication Committee between the parties and give appropriate directives where required as per the Consumer Protection Policy Document.

Where a party is dissatisfied with the decision of the National Pensions Regulatory Authority's Adjudication Committee, the aggrieved party may seek redress in Court by instituting a legal action.

