



**VERSE GLOBAL INNOVATION LIMITED**

**CONSUMER CODE OF PRACTICE**

## **1. INTRODUCTION**

The Code of Practice is a detailed and practical expression of the spirit of our Customer Mandate as it highlights the strategies and policies that have been adopted by Ver se Global Innovation Limited Nigeria to ensure that its Customers derive optimal benefits from its services.

In addition to this Code we aim to comply with the principles outlined in various legislation including the Nigerian Communication Act 2003, Schedule 1 of the Consumer Code of Practice Regulation, 2007.

## **2. ABOUT VER SE GLOBAL INNOVATION**

Ver se Global innovation Limited develops, maintains, and hosts services for delivery over GSM networks with a concentration on partnering strategically with Mobile Operators in building their Mobile Value Added Services business.

The company provides Classifieds & utilitarian value added services on mobile thereby bridging the information divide. Ver se Global is the leading mobile value-added player in terms of geographical footprint, and has partnerships with 10 mobile network operators, across 16 African countries, India and Bangladesh.

## **3. PURPOSE OF THE CODE**

Nigerian Communications Commission (NCC) has advised all licensed telecommunications service providers in Nigeria to provide a Consumer Code of Practice. This Code of Practice:

- Describes the main services we provide to our customers.
- Explains how to contact us about these services and how you can subscribe to our services.
- Explains the customer's rights and obligations.
- Describes what to do if you have a complaint, how we will resolve it, and what you can do if you are not satisfied with our response.

## **4. CONTACT DETAILS OF VER SE GLOBAL INNOVATION**

Verse Global innovation limited can be contacted for up-to-date information via the following mean:

- i. By Email: [contactus@verse.in](mailto:contactus@verse.in)
- ii. By Telephone: +234 8023839754
- iii. By our website: [www.verse.in](http://www.verse.in)
- iv. By mail addressed to:

The Chief Executive Officer,  
**Verse Global Innovation Limited**  
ADOL house, 15 IPM avenue  
Central Business District,  
Alausa, Ikeja, Lagos, Nigeria

## **5. APPLICATION OF THE CODE**

This Code applies to the provision of value added services to the telecommunications industry and it has been established and published NCC's General Code of Practice.

## **6. RANGE OF VER SE GLOBAL INNOVATION LIMITED SERVICES**

Ver se Global Innovation Limited Nigeria services can be classified via the medium in which they are delivered to the customers.

We have:

- I. SMS Services
- II. Data Services
- III. USSD Services

## **7. QUALITY OF SERVICE**

Ver se Global Innovation Limited Nigeria shall comply with the Quality of Service standards, which may be developed for the industry by the NCC. This is however without Prejudice to our commitment to delivering service of the very highest quality to its Customer.

## **8. OUR RESPONSIBILITIES:**

### **8.1 Service Description Policy:**

Promotional material for all subscription services clearly identifies the services as "subscription services" also stating the cost and the duration of the subscription.

Information on the service quality levels offered is stated in the description of the service, the waiting time for initial connection and any service areas.

### **8.2 Subscription Policy (Opt-in and Opt Out)**

Ver se Global Innovation Limited has a strict Opt-in policy for all its subscription services as advertised in the media materials. Subscribers are, as a confirmation of its service activation is required to send in the Keywords for the desired services before subscription commences.

In the event of desire to end the subscription, the subscriber is required to send "STOP" to any of our short codes and the subscriber is removed for the subscription immediately.

### **8.3 Billing Information:**

We shall ensure that the following information is included in any subscription and billing notification to subscribers:

- a) Exact Tariff which the subscriber will be billed for the service.
- b) The billing period for the service
- c) Description of the charges for which the subscriber is billed
- d) The total amount billed in regards to bundle offers
- e) The date on which the bill is issued.
- f) The bill payment due date.
- g) Methods of bill payment.
- h) Methods of contact for complaints and billing inquiries.
- i) Any call charges applicable for complaints and billing inquiry calls.

#### **8.4 Billing Frequency:**

Subscribers will get an advance written notification of any proposed changes in billing periods, such advance notification to be at least 24 hours before the expiration of the subscription cycle (where the billing being changed is daily) and 2 months notice (where the billing period being changed is monthly).

#### **8.5 Non-Payment of bills:**

We will ensure that in the event that the subscriber is not able to pay for the services subscribed to and a disconnection is required, we shall:

- a) Be proportionate and not unduly discriminatory; and
- b) Give appropriate warning to the Consumer in advance of any resulting service interruption or disconnection; and
- c) Confine any service interruption or disconnection to the service(s) concerned, as far as technically feasible.

#### **8.6 Charges:**

Complaint handling processes shall be provided free of charge. However, we may impose a reasonable charge for complaint handling processes where investigation of the complaint requires the retrieval of records more than twelve (12) months old, and where that retrieval results in any incremental expense or significant inconvenience to Ver se Global Innovation Limited. Any such charges shall be identified and agreed to by the Subscriber before being incurred.

#### **8.7 Itemization of Charges:**

We shall ensure that subscriber have access to itemize details of all charges, either on the bill or on a separate statement provided by Ver se Global Innovation Limited upon request.

Unless otherwise requested by or agreed with the Subscriber, We shall provide itemized details during the current billing period. Where applicable, we shall inform subscribers of the notice period required to obtain itemized billing. In addition, we shall ensure that itemized details contained in previous bills are available for 12 months, or any longer period required by law.

We shall not charge subscribers for bills of billing related information, except where the subscriber's requests information not required to be provided under this General Code such as requests for billing details more than one (1) year old. We shall inform subscribers of any applicable charge resulting from their billing requests, and shall obtain the consent of the subscriber to any charge before it is imposed.

#### **8.8 Availability of Service:**

We shall make clear in advertising materials which promote the availability of a service of any geographical or technical limitations on the availability of the service to Subscriber which substantially affect the performance of the service and are known to Ver se Global Innovation Limited.

We shall make clear in any advertising materials which promote a service offer any limitations in the offer which restrict it:

- a) To a particular group of people.
- b) To a partial zone, region or other geographical area within the country.
- c) To a particular period of time.
- d) Through the limited availability of equipment, facilities or other materials.

#### **8.9 Advertising and Pricing:**

- i. All advertised prices must include VAT.
- ii. All advertisements for services must include the full retail price of that service.
- iii. Pricing must not contain any hidden costs. Where applicable, pricing for content services must include the cost of the content and indicate any bearer costs that may be associated with downloading, browsing or receiving that content.
- iv. Pricing contained in an advertisement must not be misleading. If multiple communications are required to obtain content, then the advertised price must include the cost for all communications required for that transaction. A clear indication must always be given that more premium messages are required.
- v. The price for a premium rated service must be easily and clearly visible in all advertisements.
- vi. Unless otherwise specified in the advertising guidelines, the name of the information provider providing the service must appear in all advertisements for premium rated services.
- vii. For menu-driven services such as USSD, the price for the service must be clearly stated at the top of the first page. Any additional costs associated with specific menu selections must be clearly indicated.

#### **8.10 Advertising of Packaged services:**

In advertising materials that a service is provided as part of a package, we shall ensure it is able to supply all components of the service package. In the event we will be unable to supply any component of the package, appropriate information about this limitation shall be included in the advertising materials.

Where advertising materials indicate the price of a component of a service package, we shall include in the advertising materials a statement of the minimum total charge for the package, and indicate any conditions that may apply to obtain the component at the stated price.

#### **8.11 Timing for Issuance of Bill:**

We shall process and issue bills within 30 days of the closure of each billing period. A bill shall include all charges incurred during the billing period except where:

- a) There exists a separate agreement with the Subscriber to the contrary.
- b) There is a delay as a result of the inclusion of information from other suppliers or service providers in the bill.
- c) There is a delay as a result of the suspension of charges that are in dispute.
- d) There has occurred a billing system or processing problem, in which case
- e) The problem shall be rectified and bills issued without undue delay and in accordance with any time periods identified by the Commission
- f) Billing is delayed by circumstances beyond the reasonable control of Ver se Global Innovation Limited, such as an event of force majeure.

#### **8.12 Receipt and consumer payment advice:**

We shall ensure that subscribers are able to verify their bill payment by acknowledgment of payment on the next bill issued, telephone confirmation by calling a specified number, or such other appropriate and accessible methods as may be made available by Ver se Global Innovation Limited.

#### **8.13 Fault reporting:**

For our content or service fault on your service please call us on

+234- +2348023839754  
or write to:

The Head of Operations,  
**VER SE GLOBAL INNOVATION LIMITED,**  
**ADOL HOUSE, 15 IPM AVENUE**  
**Alausa, Ikeja**  
Lagos, Nigeria.

Email: [contactus@verse.in](mailto:contactus@verse.in)

#### **8.14 Changes to complaint handling Process:**

- a) Ver se Global Innovation Limited shall implement the facilities and processes needed to permit Consumers to report faults 24 hours a day.
- b) Ver se Global Innovation Limited shall comply and shall cause their agents to comply with the relevant fault repair standards set out in the Commission's Quality of Service Regulations.

- c) Ver se Global Innovation Limited shall endeavor to give advance warning of anticipated service disruptions or planned outages, including details of the disruption or outage, the services and service areas affected and any applicable compensation or other remedies.
- d) Ver se Global Innovation Limited shall acknowledge non-written complaints at the time the complaints is communicated to us.
- e) Subscribers shall be advised when they make complaint of the expected actions and timing for investigating and resolving complaints. In the event of frivolous complaint, we shall notify the subscriber accordingly.
- f) No consumer complaint shall remain unresolved for more than 3months.
- g) In the event of force majeure such as floods and storms the Licensee shall endeavor to rectify the fault within such period of time as may be reasonable in the circumstances.

#### **8.15 Action on disputed charges:**

Ver se Global Innovation Limited shall avoid imposing any disconnection or credit management action regarding any service to which a complaint or billing dispute relates while the complaint or dispute is being investigated. The Licensee shall inform the subscriber that, while the complaint or dispute, is being investigated, the subscriber is obliged to make payment of any outstanding amounts other than the amount that is specifically in dispute.

Where we intend to take disconnection or credit management action against a subscriber regarding any amount that has been the subject of a complaint or dispute, the Licensee will specifically notify the Consumer before taking the intended action.

#### **8.16 Data collection and analysis of complaint and Outcome:**

We shall have appropriate recording systems for complaints and their outcomes. Such tracking is also needed to meet the requirements of the quantity of Service Regulations

Complaints tracking data shall be categorized and analyzed from time to time to allow for identification of recurring problems and inform the subscriber that a record of their complaints is being kept, and if requested shall describe the complaints and tracking system used.

#### **8.17 Retention Of Records**

Information collected and recorded as part of the Ver se Global Innovation Limited's complaint handling processes shall be retained by Ver se for at least twelve (12) months following resolution of a complaint.

### **8.18 Privacy policy:**

Ver se Global Innovation Limited Nigeria respects the constitutional right of consumers to personal privacy and privacy of communications. Ver se Global Innovation Limited Nigeria respects the confidentiality of customers' personal information and will not sell or distribute such information to any other party without the explicit consent of the customer, except where required to do so by law.

### **8.19 Compensation:**

Refunds on claims are made in accordance with Customer Service Level Agreements after due investigation and verification processes carried out to ascertain such claims are concluded.

## **9 PROTECTION OF CONSUMER INFORMATION**

Ver se Global Innovation Limited Nigeria will treat all consumer information or personal data that we obtain on our customers as confidential.

Ver se Global Innovation Limited Nigeria may in the course of its normal business activities collect and maintain information on its individual customers and shall ensure that all its employees who are involved with the collection and maintenance of consumer information abide strictly to its policy on the protection of consumer information.

### **9.3 CUSTOMER RECORDS**

All records pertaining to Customer requests received would be logged in a transactional database (Customer Interaction Management System). This information would be archived from time to time and stored to enable ease of retrieval for future reference.

All Customer Billing Information and CDRs would be stored for a period of at least 12 months. This includes information for all Customers on the network as well as for those who may have left the network.

## **10 ARBITRATION**

The Nigerian Communications Commission offers a simple, quick, informal and inexpensive arbitration scheme under the Nigerian Communications Commission "Dispute Resolution Guidelines 2004".

All Customers who have exhausted the Ver se Global Innovation Limited Nigeria dispute resolution mechanism and are still dissatisfied with the outcome may apply to the NCC for an arbitration of the matter in dispute and shall comply strictly with the provisions of the aforementioned Guidelines.

## **11 COMPLIANCE SUMMARY**

This Consumer Code of Practice is a brief and accessible summary of the terms under which we provide services to our customers.