



COMPLAINTS MANAGEMENT POLICY

OF

CUTIX PLC

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1. Preamble

This Complaint Management Policy has been prepared in pursuant to the requirements of the Securities & Exchange Commission's Rules Relating to the Complaints Management Framework of the Nigerian Capital Market issued on 16th February, 2015 and The Nigerian Stock Exchange Directive to all listed Companies Issued on 22nd April. 2015.

Further, this policy has been prepared in recognition of the importance of effective engagement in promoting shareholders and investors confidence in the company.

- This policy sets out the broad framework by which Cutix Plc ("The Company") and its Registrar will provide assistance regarding shareholders issues and concerns. It also provides the opportunity for the Company's shareholders to provide feedback to the company on matters that affect shareholders.
- This Policy only relates to the company's shareholders and does not extend to its customers, suppliers or other stakeholders.

2. Objective

This policy is designed to ensure that complaints and enquiries from the company's shareholders are managed in a fair, impartial, efficient and timely manner.

3. Commitment

Cutix Plc is committed to providing high standards of services for her shareholders, including:

- i. Providing a platform for efficient handling of shareholder's complaints and enquiries;
- ii. Enabling shareholders to have shareholder related matters acknowledged and addressed;
- iii. Providing sufficient resources to ensure that shareholders' complaints and enquiries are dealt with adequately and in an efficient and timely manner; and
- iv. Facilitating efficient and easy access to shareholder information.

4. Procedure for Shareholder Complaints/Enquiries

Shareholders can make complaints/enquiries and access relevant information about their shareholdings in the following manner:

a. Contact the Registrar

Shareholders who wish to make a complaint/enquiry shall in the first instance contact the Registrar (see the contact details set out in section 8 of this Policy). The Registrar manages all the registered information relating to all shareholdings, including shareholder name(s), shareholder address and dividend payment instructions amongst others.

Upon receipt of a complaint or an enquiry, the Registrar shall immediately provide the relevant details of such complaint or enquiry to Cutix Plc for monitoring, record keeping and reporting purposes.

b. Contact Cutix Plc's Company Secretary

If the Registrar is unable to satisfactorily address shareholders' enquiries and resolve their complaints, the shareholders should contact the office of the Company Secretary (See the contact details set out in section 9 of this policy).

5. Complaints/Enquiries Received Directly by Cutix Plc

Where a complaint or an enquiry is sent to Cutix Plc directly, the Company upon receipt of the complaints or enquiry, shall use its best endeavours to ensure that:

- a. relevant details of the complaint or enquiry are immediately recorded
- b. a response is provided by the Company or the Registrar within the time frame set out in sub-clauses i-iii below.
 - i. Complaints or enquiries received by e-mail are acknowledged within two working days of receipt.
 - ii. Complaints or enquiries received by post are responded to within five (5) working days of receipt.
 - iii. Complaints or enquires are resolved within ten (10) working days or receipt.
- c. Where a complaint/enquiry cannot be resolved within the stipulated time frame set out above, the shareholder shall be notified that the matter is being investigated. Delays may be experienced in some situations, including where documents need to be retrieved from storage.
- d. the same or similar medium that was used for the initial enquiry is used in providing a response (whether by email, phone or post unless otherwise notified to or agreed with the shareholder).

6. Electronic Complaints Register and Quarterly Reporting Obligations

Cutix Plc shall maintain an electronic complaints register

The electronic complaints register shall include the following information:

- a. The date that the enquiry or complaint was received
- b. Complainant's information (including name, address, Telephone number, e-mail address)
- c. Nature and Details of the enquiry or complaint
- d. Action Taken/Status
- e. Date of the Resolution of the complaint

Cutix Plc shall also provide information on the details and status of complaints to the Securities and Exchange Commission and The Nigerian Stock Exchange on a quarterly basis.

7. Liaison with the Registrar

During the course of investigating a shareholder's enquiry, complaint or feedback, Cutix Plc may liaise with the Registrar. The Company's engagement with the Registrar will include:

- a. Determining the facts
- b. Determining what actions has been undertaken by the Registrar (if any); and
- c. Coordinating a response with the assistance of the Registrar

8. Contact Details of the Registrar

The Registrar may be contacted as follows:

EDC Registrars Ltd
154, Ikorodu Road
Onipanu
Lagos

Telephone: +234 7043721311,+234 1 4538671-4

E-mail: EdcRegComplaint@ecobank.com

9. Contact Details of Cutix Plc's Company Secretary

Shareholders seeking to escalate unresolved complaints are invited to contact the Company Secretary as follows:

Office of the Company Secretary
17 Osita Onyejiana Street
Anuka Otolo
Nnewi
Anambra State

Telephone: +234 46 281 199

Post: P.M.B. 5040, Nnewi, Anambra State

E-mail: companysecretariate@cutixplc.com.ng

Website: www.cutixplc.com.ng

10. Shareholder Access to this Policy

Shareholders will have access to this policy through the following avenues:

- The Company's website(www.cutixplc.com.ng)
- contacting the office of the Company Secretary.

The Policy shall be made available for perusal at general meetings of the Company

11. Fees and Charges

Wherever possible, and subject to statutory requirements, The Company will not charge shareholders for making enquiries, giving feedback, providing a response or for any aspect in the course of resolving a shareholder matter.

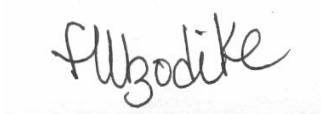
Shareholders are informed that in some circumstances the Registrar may charge shareholders a fee (for example, to resend previous dividend statements upon request by the shareholder).

12. Amendment/Review of this Policy

Cutix may from time to time review this policy and the procedure concerning shareholders' enquiries, complaints and feedback.

Any change(s) or subsequent versions of this Policy will be published in the Company's website (www.cutixplc.com.ng)

Approved by Cutix Management team on July 18, 2015.



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Ifeanyi Uzodike
Chief Executive Officer



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Ijeoma Oduonye
Company Secretary