


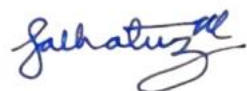


CUSTOMER SERVICE CHARTER

2026 EDITION

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Authorization

This document highlights the key operational standards, product details, and service commitments from the Nigerian Export-Import Bank (NEXIM) 2026 Service Level Agreement. It serves as a quick reference guide for staff and customers regarding the Bank's statutory functions and service delivery standards.

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1. Introduction

The Nigerian Export-Import Bank (NEXIM) was established by Act 38 of 1991 as an Export Credit Agency (ECA) with a share capital of ₦50,000,000,000 (Fifty Billion Naira). The Bank is equally owned by the Federal Ministry of Finance Incorporated (MOFI) and the Central Bank of Nigeria (CBN).

NEXIM's mandate is to support the non-oil export sector by providing finance, risk-bearing services, and trade information. As Nigeria's official ECA, it plays a pivotal role in the diversification of the Nigerian economy away from oil dependency, fostering the growth of the manufacturing, agro-processing, solid minerals, and services sectors.

Strategic Objectives

The Bank operates with the primary objective of increasing the volume and value of Nigeria's non-oil exports. By bridging financing gaps and mitigating trade risks, NEXIM empowers Nigerian exporters to compete effectively in global markets.

2. Statutory Functions

The Bank is mandated to perform the following key functions to drive export development:



3. Vision, Mission & Core Values

Our Vision




"To be the leading Export Development Bank in Africa"

Our Mission

"To facilitate export diversification and economic growth in Nigeria"

Core Values

Our operations are guided by six fundamental principles:

<div style="background-color: #FFD700; padding: 5px; text-align: center;">Innovation</div>  <p>Continuously seeking creative and innovative solutions to meet evolving client needs and drive export growth in Nigeria.</p>	<div style="background-color: #FF8C00; padding: 5px; text-align: center;">Merit-Driven</div>  <p>Recognizing and rewarding excellence: making decisions based on merit, competence, and proven capability.</p>	<div style="background-color: #FF4500; padding: 5px; text-align: center;">Professionalism</div>  <p>Upholding the highest standards of professional conduct, expertise, and ethical behavior in all dealings.</p>
<div style="background-color: #4682B4; padding: 5px; text-align: center;">Accountability</div>  <p>Taking full responsibility for actions and decisions; ensuring transparency and trust with stakeholders.</p>	<div style="background-color: #3CB371; padding: 5px; text-align: center;">Commitment</div>  <p>Fostering unwavering dedication to achieving NEXIM's mission and vision for Nigeria's export development.</p>	<div style="background-color: #006400; padding: 5px; text-align: center;">Team Work</div>  <p>Fostering collaboration and synergy to deliver exceptional results collectively.</p>

4. Products & Services

NEXIM Bank offers a comprehensive suite of financial and advisory solutions tailored to the non-oil export value chain.

A. CREDIT FACILITIES

- 1. Rediscounting and Refinancing Facility (RRF):** A short-term credit facility enabling commercial banks to rediscount or refinance export bills, providing liquidity to exporters awaiting payment. The facility carries a maximum tenor of 360 days and a single obligor limit of ₦5.00 billion.
- 2. Foreign Input Facility (FIF):** A medium-to-long-term facility that finances the importation of machinery, equipment, and raw materials required for export production, covering up to 100% of invoice value (capped at 80% of total project cost). It offers a tenor of up to 7 years and a single obligor limit of ₦5.00 billion.

3. **Local Input Facility (LIF):** A medium-to-long-term fixed-rate loan designed to finance the procurement of locally sourced inputs and raw materials needed in the export value chain. The facility supports working capital and capital expenditure needs with a tenor up to 7 years and a single obligor limit of ₦5.00 billion.
4. **Stocking Facility (SF):** A short-term working-capital facility that enables exporters to stockpile seasonal raw materials in advance of export orders, ensuring continuity of production. It carries a maximum tenor of 1 year and a single obligor limit of ₦5.00 billion.
5. **Trade Finance Facility (TFF):** A short-term naira-denominated facility that provides working capital for the purchase of commodity stocks and consumables preparatory to executing confirmed export orders. Disbursement is made directly to the supplier, with a maximum tenor of 1 year and a single obligor limit of ₦5.00 billion.
6. **Women and Youth Export Facility (WAYEF):** A targeted facility designed to stimulate and increase funding for women and youth (aged 18-35) actively participating in Nigeria's non-oil export value chain. Accessible by women/youth-owned enterprises, NGOs, cooperatives, and associations, with a maximum tenor of 1 year and a single obligor limit of ₦50.00 million.
7. **SME Export Facility (SMEEF):** A dedicated facility supporting export-oriented Small and Medium Enterprises in the non-oil value chain, aimed at broadening Nigeria's export basket and promoting industrialisation. It provides working capital (tenor up to 1 year) or project finance (tenor up to 7 years), with a single obligor limit of ₦100.00 million.
8. **State Export Development Facility (SEDF):** A facility earmarked from the Export Development Fund to encourage regional export investment and foster the Federal Government's "One State, One Product" initiative through State Government partnerships. An allocation of ₦1 billion per state and the FCT is channeled via Special Purpose Vehicles (SPVs) at a maximum interest rate of 9%.

B. RISK BEARING FACILITIES

9. **Export Credit Guarantee Facility:** This facility protects Nigerian banks, lenders, and overseas buyers against the risk of non-performance by exporters, offered in three variants: Standard, Advance Payment, and Infant Exporters Guarantees. It enables exporters to access trade finance more readily by providing creditors with a NEXIM-backed guarantee in exchange for an annual fee.
10. **Export Credit Insurance Facility:** A risk-mitigation product that shields Nigerian exporters from financial losses arising from non-payment due to commercial or political risks in the buyer's country. Coverage is available on both a pre-shipment and post-shipment basis, giving exporters the confidence to explore new markets.

C. TRADE INFORMATION & ADVISORY SERVICES

- 11. Trade Information Services:** NEXIM provides exporters with current intelligence on international market trends, trade regulations, tariff regimes, and viable export destinations to support informed business decisions. This service equips businesses with the data they need to develop competitive export strategies.
- 12. Business & Financial Advisory Services:** The Bank offers expert advisory support to exporters on structuring export transactions, accessing finance, and navigating regulatory requirements. This service bridges knowledge gaps and enhances the commercial viability of export projects.

D. MANAGED FUNDS & SPECIAL INITIATIVES

- 13. Capacity Building – NEXA (Nigerian Export Academy):** NEXIM's digital learning platform, NEXA, provides exporters and aspiring exporters with access to over 40 industry-relevant courses developed by global experts. With more than 12,000 registered learners, the platform is a cornerstone of Nigeria's export human-capital development strategy.
- 14. Non-Oil Export Stimulation Facility (NESF):** A concessionary facility designed to accelerate the growth of Nigeria's non-oil export sector by providing low-cost financing to eligible exporters across key commodity and manufactured-goods sectors. It supports the Federal Government's agenda to diversify export earnings and reduce dependence on crude oil.
- 15. Mining Sector Funding Framework:** NEXIM supports the Nigerian mining sector through three complementary frameworks: Contract Mining, Equipment Leasing, and Buyers' Credit/ECA Financing, enabling access to the equipment and capital needed to develop the sector's export potential. These frameworks are structured to attract both domestic and international investment into Nigeria's solid minerals industry.
- 16. NCDMB Working Capital & Capacity Building Fund:** A US\$30 million fund managed by NEXIM in partnership with the Nigerian Content Development and Monitoring Board (NCDMB) to provide soft loans to qualified Nigerian oil-service providers, improving their competitiveness in the domestic and global energy market. Eligible companies gain access to affordable working capital to scale operations and meet international standards.
- 17. NCDMB Women in Oil & Gas Intervention Fund:** A US\$20 million facility jointly managed by NEXIM and NCDMB to support women-owned companies operating in the Nigerian oil and gas value chain. The fund provides concessional financing to help women entrepreneurs grow their businesses and increase participation in the energy sector.

5. Application Procedure & Eligibility

Eligibility Criteria:

- Must be a duly incorporated company in Nigeria (RC Number).
- Must be export-oriented with proven commercial viability.
- Must have clean credit records (Credit Bureau clearance).

Eligible Borrowers:



Required Documentation:

Applicants must submit a formal application letter accompanied by:

- Certificate of Incorporation, MEMART, and Board Resolution.
- Audited Financial Statements (past 3 years).
- Feasibility Study or Business Plan.
- Tax Clearance Certificate.
- NEPC Registration Certificate.
- Pro-forma Invoices and valid Export Contracts.

6. Interest Rates & Fees

Item	Rate / Fee
Interest Rate (Standard Facilities)	9% per annum (subject to review)
Application Fee	₦100,000 (Non-refundable)
Application Fee (WAYEF/SMEEF)	₦20,000 (Concessionary)
Admin Fee	1% flat per annum
Legal Fees	Dependent on registration and perfection charges for the collateral provided
Form M Processing	₦3,000
LC Establishment	0.75% of face value for (N1mn to N500mn) 0.50% of face value (N501mn to N1bn) 0.25% of face value (Above ₦1B)

Note: All fees are subject to prevailing taxes and regulatory guidelines.

7. Service Delivery TATs

NEXIM is committed to efficient service delivery with the following turnaround times:

Service / Activity	Target Timeline
Email Response	Within 24 hours
Short-Term Facility Processing	40 Working Days
Medium/Long-Term Facility Processing	120 Working Days
Rediscounting/Refinancing Processing	15 Working Days
Dispatch of Letters (post-approval)	Within 24 hours
Complaint Resolution	Immediate to 48 hours (depending on complexity)

8. SERVICE DELIVERY CHANNELS

We ensure accessibility through multiple touchpoints designed for your convenience.

Physical Branches

Head Office & Regional Offices

Our dedicated teams are available at our Abuja Head Office and regional centres to provide personalised advisory and banking services. Visiting hours are 8:00 AM to 5:00 PM, Monday to Friday.

Digital Platforms

NEXIM Social Media Handles

Our social media handles allow customers to learn about us and make enquiries 24/7 from anywhere in the world.

Remote Support

Email & Telephone

Our Customer Service Desk handles enquiries via dedicated hotlines and email. We support document exchange and virtual consultations to save you time.

Partner Networks

Correspondent Banks

We leverage relationships with commercial banks and international financial institutions to facilitate global transactions and extend our reach.

9. CUSTOMER RIGHTS & RESPONSIBILITIES

We respect your rights and rely on your cooperation to serve you better.

Customer Rights

- **Fair Treatment:** To be treated with courtesy, respect, and impartiality by all staff.
- **Information:** To receive clear, accurate, and up-to-date information about our products, services, interest rates, and fees.
- **Privacy:** To have your personal and business information protected and kept confidential in line with data protection laws.
- **Redress:** To have access to an effective mechanism for handling complaints and resolving disputes.
- **Timeliness:** To receive services within the stipulated timelines outlined in this charter.
- **Choice:** To accept or decline advice or products offered, without coercion.

Customer Responsibilities

- **Accuracy:** To provide complete, honest, and accurate information when completing forms or answering inquiries.
- **Documentation:** To maintain valid identification and business documentation (licenses, permits, etc.).
- **Financial Integrity:** To honor financial obligations and repayment schedules promptly.
- **Appropriate Use:** To use our facilities and services for the intended legal purposes only (Anti-Money Laundering compliance).
- **Feedback:** To report service failures or suggest improvements promptly.
- **Respect:** To treat Bank staff and other customers with courtesy and respect.

10. COMPLAINT MANAGEMENT PROCESS

We value your feedback. If our service does not meet your expectations, we have a structured process to ensure your concerns are addressed effectively.



<p>SERVICOM Contact Officers Mrs. Thelma Efekodha SERVICOM Desk Officer Phone: 09030002541 Ext 535</p>	<p>Mrs. Safiya Dalhatu NEXIM Nodal Officer Phone: 094603630-9 Ext 232</p>
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Escalation Path:

If you are dissatisfied with the resolution, you may escalate to:

1. Head of Strategic Planning / SERVICOM Nodal Officer
2. SERVICOM Office (Presidency)
3. reportgov.ng

11. QUALITY ASSURANCE & CONTINUOUS IMPROVEMENT

NEXIM Bank is an evolving institution. We employ rigorous mechanisms to monitor our performance and enhance our service delivery systems.

Monitoring Mechanisms

- **Customer Satisfaction Surveys:** Conducted biannually to gauge customer perception and identify pain points.
- **KPI Tracking:** Regular review of departmental performance against the metrics defined in this charter.

Capacity Building

We invest heavily in Staff Training and Development. Our employees undergo regular training on customer service, trade finance trends, and regulatory compliance to ensure they remain competent and responsive partners to your business.

Charter Review

This Customer Service Charter is a living document. It is subject to an Annual Review Process to ensure it remains relevant to the changing economic landscape and customer needs. We incorporate feedback received throughout the year into these reviews.

Feedback Loop

Your suggestions are vital. We actively analyze complaints and compliments to drive process re-engineering and policy formulation.

12. Contact Information

Head Office

NEXIM House

Plot 975, Cadastral Zone AO, Central Business District, Abuja. Website:

www.neximbank.gov.ngs

Regional Offices

Lagos Office

18A, Gerrard Road, Ikoyi, Lagos.

Kano Office

No 2 Sokoto Road, Opposite Audu Bako Secretariat, Kano State

Calabar Office

Calabar Export Processing Zone, Murtala Muhammed Way, P.M.B. 1127 (Free Trade Zone), Calabar, Cross River State.

Enugu Office

House 11, Coal City Garden Estate, GRA, Enugu.

Makurdi Office

10, Ogiri Oko Road, Opposite Mobile Police Headquarters, Adjacent Central Bank of Nigeria, Old GRA, Makurdi, Benue State.

Akure Office

10, Ado-Owo Road, Alagbaka, Akure, Ondo State.

Maiduguri Office

41, Sir Kashim Ibrahim Way (West End), Adjacent to UBA and Ecobank, Maiduguri, Borno State.

13. GLOSSARY OF KEY TERMS & ACRONYMS

Term / Acronym	Definition
Afreximbank	African Export-Import Bank: a pan-African multilateral trade finance institution headquartered in Cairo, Egypt.
BCC	Board Credit Committee: a NEXIM internal approval body for credit facilities above a defined threshold.
CBN	Central Bank of Nigeria: co-shareholder of NEXIM and the country's apex monetary authority.
CocoaConnect Africa	A NEXIM-supported digital platform designed to connect participants across the cocoa industry value chain.
ECA	Export Credit Agency: a government-backed institution that provides financing, guarantees, and insurance to support domestic companies' exports.
EDF	Export Development Fund: a government-managed fund from which the State Export Development Facility (SEDF) is disbursed.
Exco	Executive Committee: a NEXIM internal approval body for credit facilities within a defined limit.
FEWACCI	Federation of West Africa Chambers of Commerce and Industry: a partner in NEXIM's Regional Sealink Project.
FIF	Foreign Input Facility: a NEXIM medium-to-long-term credit facility financing imported inputs for export production.
Form M	A mandatory Central Bank of Nigeria form used to process valid import transactions through the banking system.
FSS2020	Financial System Strategy 2020: a government blueprint to develop Nigeria's financial sector, under which NEXIM promoted factoring services.

Term / Acronym	Definition
JPPF	Joint Project Preparation Fund: a NEXIM-Afreximbank co-funded facility designed to catalyse investment in export-ready projects.
KYC	Know Your Customer: a regulatory compliance process requiring financial institutions to verify the identity of their clients.
LC	Letter of Credit: a bank-issued payment instrument guaranteeing a seller receives payment upon meeting specified documentary conditions.
LIF	Local Input Facility: a NEXIM medium-to-long-term credit facility financing locally sourced inputs for export production.
NATIPP	A US\$1 billion line of credit extended to NEXIM by Afreximbank to support Nigerian-Africa Trade and Industry Promotion Programmes.
NCDMB	Nigerian Content Development and Monitoring Board: a government agency that promotes indigenous participation in the oil and gas sector.
NEPC	Nigerian Export Promotion Council: the government agency responsible for promoting and developing Nigeria's non-oil exports.
NESF	Non-Oil Export Stimulation Facility: a NEXIM concessionary fund to accelerate growth in Nigeria's non-oil export sector.
NEXA	Nigerian Export Academy: NEXIM's official digital learning platform offering export-related courses to businesses and individuals.
NEXIM	Nigerian Export-Import Bank: a development finance institution established under Act 38 of 1991 to facilitate Nigeria's export trade.
NSC	Nigerian Shippers' Council: a government agency and NEXIM partner in the Regional Sealink Project.

Term / Acronym	Definition
PAAR	Pre-Arrival Assessment Report: a customs document issued by the Nigeria Customs Service for goods being imported into Nigeria.
PAVE	Produce, Add Value & Export: a NEXIM initiative to boost value-addition and increase Nigeria's non-oil export earnings.
RRF	Rediscounting and Refinancing Facility: a NEXIM short-term facility enabling commercial banks to rediscount or refinance export bills.
SEDF	State Export Development Facility: a NEXIM fund supporting the "One State, One Product" export diversification initiative.
SERVICOM	Service Compact with All Nigerians; a Federal Government framework mandating public institutions to deliver quality, timely services.
SF	Stocking Facility: a NEXIM short-term working-capital facility for stockpiling seasonal export raw materials.
SMEEF	Small and Medium Enterprise Export Facility: a NEXIM credit facility supporting export-oriented SMEs.
SPV	Special Purpose Vehicle: a registered corporate entity established by state governments to access SEDF funds from NEXIM.
TFF	Trade Finance Facility: a NEXIM short-term naira facility providing working capital for commodity purchase ahead of export.
WAYEF	Women and Youth Export Facility: a NEXIM-targeted facility supporting women and youth (aged 18-35) in the non-oil export value chain.