



**AN OVERVIEW OF THE NIGERIA  
COMMUNICATIONS COMMISSION'S  
CONSUMER CODE OF PRACTICE  
REGULATIONS 2024**

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Technology, Media, & Telecommunications Insights



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## 1.0 Introduction

The telecommunications sector in Nigeria plays a pivotal role in safeguarding and facilitating citizens' rights to freedom of expression and privacy in Nigeria.<sup>1</sup> The telecommunications sector is regulated by the Nigerian Communications Commission (“NCC/ the Commission”), whose regulatory function in the telecommunications sector is to ensure consumer protection and service quality.

By virtue of **Section 106 of the Nigerian Communications Act 2003 (“the NCA”)**, the NCC is empowered to establish guidelines in relation to matters of customer service and consumer protection. Furthermore, **Section 70 of the NCA** empowers the NCC to make, issue, and publish rules and regulations on various matters, including but not limited to written authorisations, permits, assignments, and licenses granted or issued pursuant to the NCA.

In line with its powers under the NCA, on July 30, 2024, the NCC introduced the NCC Consumer Code of Practice Regulations, a comprehensive framework designed to protect telecommunications consumers, promote fair business practices, and enhance service delivery in Nigeria's telecommunications industry.

The NCC Consumer Code of Practice Regulations, 2024 is divided into two parts – the Regulations and the General Code. While the Regulations provide the procedures to be followed by a licensee/ telecommunications company (“**telcos/ licensee**”) in preparing an approved consumer code of practice, the General Code provides for the minimum standard to be followed by a licensee for the provision of services and consumer practices.

The 2024 Code, which repeals the Consumer Code of Practice Regulations, 2007, introduces notable provisions that protect the rights of both the consumers and the licenses. The Consumer Code of Practice Regulations, 2024 addresses critical areas such as consumer rights, service quality, billing transparency, complaint resolution, and data privacy. Accordingly, this article will discuss the objectives of the Consumer Code of Practice Regulations and highlight the relevant sections of the General Code that protect the rights of consumers of the telecommunication sector.



<sup>1</sup> Oladele, Oluwaseyi Kolawole. “Impact of Telecommunications on Global Economic Development.” (2024) RESEARCHGATE available at [https://www.researchgate.net/profile/Oluwaseyi-Oladele-3/publication/384964715\\_Impact\\_of\\_Telecommunications\\_on\\_Global\\_Economic\\_Development/links/670f8b155bc25a7b18a7c21c/Impact-of-Telecommunications-on-Global-Economic-Development.pdf](https://www.researchgate.net/profile/Oluwaseyi-Oladele-3/publication/384964715_Impact_of_Telecommunications_on_Global_Economic_Development/links/670f8b155bc25a7b18a7c21c/Impact-of-Telecommunications-on-Global-Economic-Development.pdf) accessed February 11, 2025

## 2. Objectives of The Consumer Code of Practice Regulations, 2024

The objectives as set out in the Regulations are: (a) to prescribe the procedures to be followed by a licensee in preparing an approved consumer code of practice in accordance with **Section 106 of the NCA** and the schedule to the Regulations, and (b) to determine the contents and features of a code of practice to be prepared by a licensee.<sup>2</sup>

However, from a comprehensive reading of the Regulations, the objectives of the Regulations, especially as relating to the protection of consumers, can be summed up as follows:

- a. To ensure that telecommunications subscribers are well-informed about their rights and obligations.
- b. To ensure service providers meet specific quality benchmarks in the provision of services.
- c. To prevent fraudulent charges and to ensure clear communication regarding tariffs.
- d. To strengthen complaint resolution procedures.
- e. To safeguard consumer information from unauthorized access and misuse.

These objectives are essentially intended to protect consumers in the telecommunication sector and to ensure that consumers receive quality services from telecommunication companies and service providers.

## 3. Consumer Rights Under The 2024 General Consumer Code of Practice

The General Consumer Code of Practice (“**the General Code**”) guarantees several rights for consumers through comprehensive provisions that create specific and enforceable obligations for licensees, including:

- A. **Right to Information and Transparency:** This fundamental right is established in paragraph 6 of the General Code, guaranteeing consumers access to comprehensive service information. This right seeks to ensure that consumers are

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<sup>2</sup> Section 1 of the Regulations  
<sup>3</sup> Paragraph 6(1) of the General Code  
<sup>4</sup> Paragraph 6(2) of the General Code

duly provided with complete, accurate and up-to-date information about the services rendered in precise and comprehensive language.<sup>3</sup> The General Code seeks to guarantee that customers receive complete details of information on services free of charge, within 96 hours of sending a request.<sup>4</sup>

This right to information and transparency further extends to accessing detailed service tariff information both at physical offices and on licensees' websites. The General Code strengthens this right by mandating that service contracts must be drafted in clear, accessible language and be readily available through multiple channels.<sup>5</sup> Additionally, consumers have the right to receive advance notification of any changes in service terms or conditions that might affect their usage.

- B. Right to Fair Billing and Charging:** Consumers are guaranteed accurate, verifiable bills with transparent charging practices.<sup>6</sup> The General Code seeks to guarantee that consumers receive detailed billing information, including the consumer's name and address, service descriptions, itemized charges, payment methods, and contact information for disputes.<sup>7</sup>

The General Code further protects consumers from unexpected charges by requiring that bills be issued within 10 days of each billing period.<sup>8</sup> Consumers also have the right to verify payments through subsequent bill acknowledgment or telephone confirmation.<sup>9</sup> Notably, consumers have the right to request itemized billing details without additional charges and must receive advance notification of any billing period changes.<sup>10</sup>

- C. Right to Clear and Fair Contract Terms:** The General Code establish comprehensive contractual rights of consumers. Before service commencement, consumers are entitled to receive complete service descriptions in non-technical language.<sup>11</sup> Consumers are entitled to transparency regarding service quality levels, connection waiting times, and coverage areas.<sup>12</sup>

For bundled services, consumers have the right to know individual component prices and receive clear descriptions of each service element.<sup>13</sup> The General Code further prohibits unilateral contract modifications without proper notification and

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3 Paragraph 6(1) of the General Code

4 Paragraph 6(2) of the General Code

5 Paragraph 7 of the General Code

6 Paragraph 30 of the General Code

7 Paragraph 31 of the General Code

8 Paragraph 33 of the General Code. This paragraph also provides for exceptions in justified circumstances where the billing information cannot be sent within 10 days of the billing period.

9 See Paragraph 34 of the General Code

10 Paragraph 34 of the General Code

11 Paragraph 7 of the General Code

12 Paragraph 8 of the General Code

13 Paragraph 8 (5) of the General Code

ensures consumers understand their rights regarding service upgrades, migrations, or terminations.<sup>14</sup> Additionally, consumers have the right to clear information about any compensation mechanisms for service failures.<sup>15</sup>

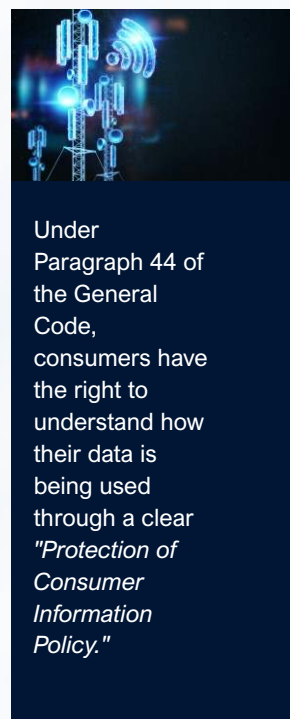
This right is of particular importance to consumers as it ensures that consumers are not misled, exploited, or unfairly treated through vague, complex, or one-sided contract terms.

- D. Right to Data Privacy and Protection:** The General Code establishes comprehensive privacy rights aligned with modern data protection principles. Paragraph 43 guarantees that consumer information must be fairly collected, used only for specified purposes, kept accurate, and protected from unauthorised disclosure.

Under Paragraph 44 of the General Code, consumers have the right to understand how their data is being used through a clear "Protection of Consumer Information Policy." This includes the right to know what information is collected, how it is used, and who it might be shared with. The Regulation also guarantees consumers' right to regular updates about security measures for internet services and ensures that any security risks are remediated at the licensee's expense.

This right is of particular importance to consumers as it ensures that consumers' sensitive data are not exposed to criminals or unauthorized users. The protection of the right to privacy under the General Code encourages consumer confidence in telecommunications providers who handle personal data responsibly.

- E. Right to Protection from Unwanted Communications:** The General Code establishes comprehensive protection against unsolicited marketing.<sup>16</sup> The General Code provides that where a telecommunication company/ licensee chooses to make a telemarketing call to a consumer, the identity of the sales representative of the licensee and the precise purpose of the call must be disclosed at the beginning of the communication.<sup>17</sup> During telemarketing calls, consumers must receive full price disclosure and clear information about their cancellation rights, within seven days of receiving the communication, through a toll-free number.<sup>18</sup>



14 Paragraph 11 of the General Code  
15 Paragraph 20 (1) c of the General Code  
16 Paragraph 28 and 29 of the General Code  
17 Paragraph 28 (1) of the General Code  
18 Paragraph 28 (1) c of the General Code

The Regulation protects consumers from aggressive marketing by limiting voice calls to three rings per attempt and only two attempts per day.<sup>19</sup> Significantly, consumers have the right to register their preferences through "do-not-call" lists, which licensees must respect.<sup>20</sup> These provisions ensure consumers maintain control over their communication preferences while being protected from harassment.

- F. Rights of Vulnerable Consumers:** The Regulation demonstrates particular concern for vulnerable consumers by creating enhanced rights for consumers with disabilities, special needs, and the elderly.<sup>21</sup> Under Paragraph 16(2) of the General Code, elderly consumers or consumers who may have a disability have the right to access specialised services such as telephones with large buttons for easier operation; priority status in fault repair services; bills in accessible formats; large print correspondences; etc.

The Regulation further guarantees the right of consumers to receive reasonable assistance when lodging complaints and to be represented by authorised persons while maintaining confidentiality.<sup>22</sup> These provisions of the General Code are commendable as they seek to ensure equal access to telecommunications services for all consumers regardless of physical abilities or age.

- G. Right to Effective Complaint Resolution:** The General Code provides for a comprehensive framework for complaint resolution.<sup>23</sup> Consumers are entitled to have access to multiple channels for lodging complaints, including physical offices, toll-free numbers, email, websites, and social media platforms.<sup>24</sup> Paragraph 54 of the General Code guarantees timely responses, requiring licensees to acknowledge and act upon complaints within specified timeframes. Consumers have the right to receive clear information about expected actions and resolution timelines.

Significantly, the General Code mandates that no complaint should remain unresolved beyond 90 days.<sup>25</sup> Furthermore, the complaint handling process must be free of charge, with limited exceptions for retrieving records older than two years.<sup>26</sup> This is one of the notable additions to the 2024 Code.

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<sup>19</sup> Paragraph 29 (2) of the General Code

<sup>20</sup> Paragraph 28 (2) of the General Code

<sup>21</sup> Paragraph 16 of the General Code

<sup>22</sup> Paragraph 52 of the General Code

<sup>23</sup> Part VIII of the General Code

<sup>24</sup> Paragraph 51 (b) of the General Code

<sup>25</sup> Paragraph 54 (4) of the General Code

<sup>26</sup> Paragraph 55 (1) of the General Code

These rights are further strengthened by the Commission's monitoring and enforcement powers. When violations occur, consumers have the right to seek redress through the Commission's enforcement mechanisms. The General Code ensures these rights are not merely aspirational but are backed by concrete enforcement provisions and penalties for non-compliance.<sup>27</sup>

#### 4. Responsibilities of Consumers Under The Consumer Code of Practice Regulations, 2024

While the Regulations provide strong consumer protection, it also outlines key responsibilities for consumers, to ensure the effective functioning of telecommunications services:

- A. **Contractual Obligations:** Consumers are bound by the licensee's terms of service upon returning a signed service agreement or accepting service terms through other means of communication.<sup>28</sup> Paragraph 37(2) of the General Code specifically provides that consumers are deemed to have accepted service terms upon commencing service use after communication of terms by the licensee. This creates a clear responsibility for consumers to understand and comply with service terms, which they automatically become bound by once accepted by the consumers.
- B. **Access and Maintenance Responsibilities:** Paragraph 38 of the General Code mandates that consumers must grant licensees, or their authorised representatives, access to premises, equipment, or facilities as reasonably required for service provision and maintenance. This access must be provided without charge, highlighting consumers' role in facilitating service delivery.
- C. **Equipment and Service Usage Responsibilities:** The General Code, in paragraph 39, outlines specific consumer obligations regarding equipment and service usage. Some of them are:
  - Consumers must not use equipment or facilities for purposes other than normal service.
  - Prior written authorisation is required for any equipment modifications.
  - Consumers are responsible for losses or damages resulting from actions

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<sup>27</sup> Part IX of the General Code provides for enforcement of and compliance with the General Code

<sup>28</sup> Paragraph 37 of the General Code

- contrary to service terms.
- Section 39(2) prohibits dishonest service obtainment or possession of equipment for fraudulent purposes.
  - Consumers must not send messages that are obscene, threatening, or contrary to applicable laws.
- D. Mobile Number Portability Obligations:** Paragraph 41 of the General Code establishes consumer responsibilities regarding mobile number portability. Consumers must not accumulate bills with one licensee and port to another without settling payment. The General Code further recognises licensees' right to recover debts through legal means when consumers port without settling outstanding bills.<sup>29</sup>
- E. Service Resale Restrictions:** The General Code also prohibits consumers from reselling any service provided by a licensee except as permitted by the service agreement and subject to Commission authorisation.<sup>30</sup>
- F. Environmental and Safety Considerations:** While not explicitly stated as consumer responsibilities, paragraph 63 of the General Code implies consumer cooperation in environmental and safety initiatives, including proper disposal of devices and responsible use of cellular telephones.

These responsibilities complement consumer rights and ensure a balanced regulatory framework that promotes efficient service delivery while protecting both consumer and licensee interests.

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<sup>29</sup> See Paragraph 41 (2) of the General Code

<sup>30</sup> Paragraph 40 of the General Code

## 5. Conclusion

The NCC Consumer Code of Practice Regulations 2024 represents a significant advancement in telecommunications consumer protection in Nigeria. Through its comprehensive provisions, the Regulations create a robust framework that addresses every aspect of the consumer-provider relationship. From mandatory information disclosure to specific protections for vulnerable consumers, the Regulations ensure that consumers have clear, enforceable rights and accessible remedies.

The detailed provisions on billing transparency, data protection, and complaint resolution demonstrate the Commission's commitment to creating a fair and consumer-friendly telecommunications sector. The inclusion of specific timeframes for various obligations and clear penalties for non-compliance provide practical enforceability to these protections.

To however improve the enforceability of the Regulations, the Commission should conduct quarterly audits of service providers to assess adherence to and compliance with to their internal consumer codes. Furthermore, where breaches are found, penalties to defaulting licensees should be prompt and publicized to serve as deterrents.

These regulations mark a new era in telecommunications consumer protection, requiring service providers to maintain higher standards of service delivery while giving consumers stronger tools to assert their rights. As the telecommunications sector continues to evolve, these regulations provide a solid foundation for maintaining consumer trust and industry accountability in Nigeria's digital economy.

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<sup>29</sup> See Paragraph 41 (2) of the General Code

<sup>30</sup> Paragraph 40 of the General Code



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