

ReclaimX: Strengthening Consumer Redress and Protection

Addressing the Gaps in Consumer
Complaints and Protection Systems.

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Why Existing Redress Mechanisms Fall Short

- Long complaint resolution times
- Lack of transparency and feedback
- Consumers unaware of their rights
- Weak enforcement on financial institutions
- Competition among the Financial institution
- Regulatory overlap

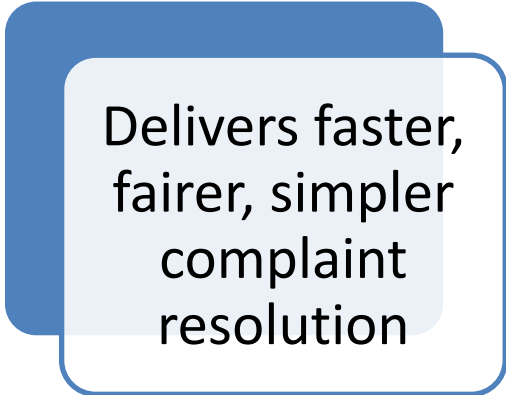




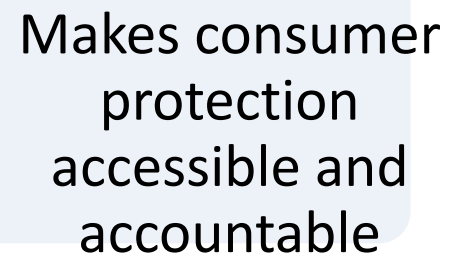
Our Solution – ReclaimX



Combines
policy reforms
with tech tools

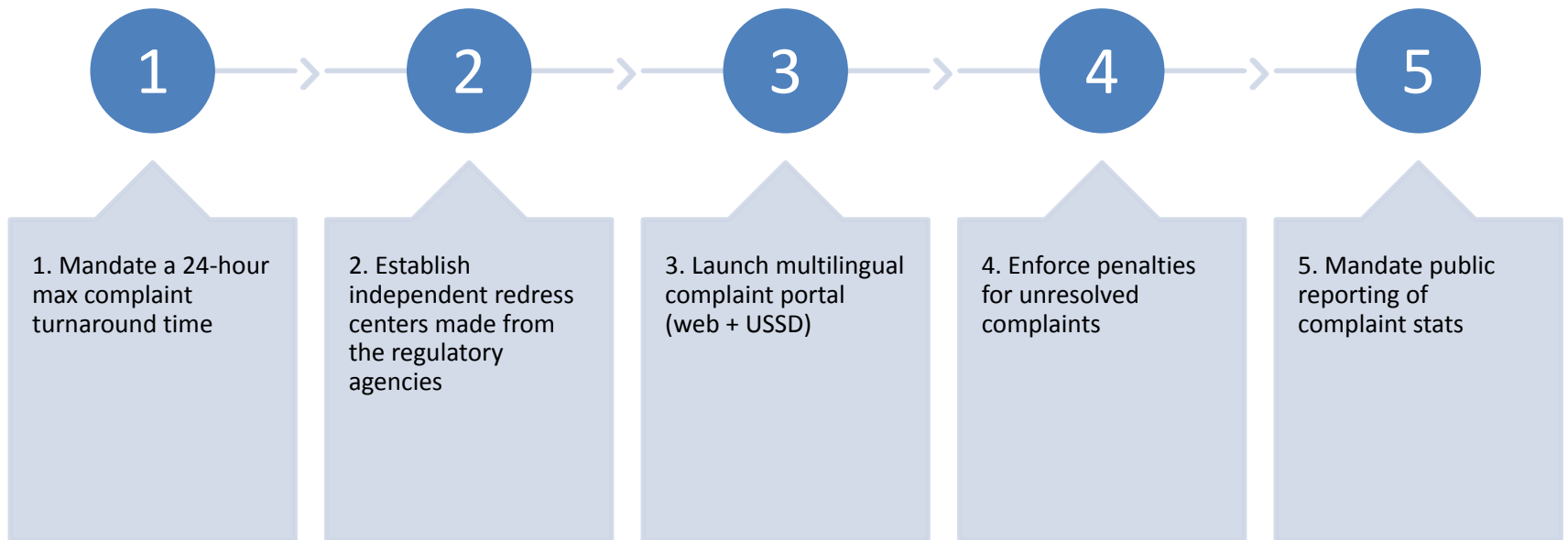


Delivers faster,
fairer, simpler
complaint
resolution



Makes consumer
protection
accessible and
accountable

Five Priority Interventions



Making ReclaimX Work – The How



Draft a Redress Framework Policy
[Link](#)



Engage stakeholders: banks, regulators,
NGOs



Develop and launch ReclaimX platform
[Link](#)



Train support teams



Pilot in select areas for 3 months

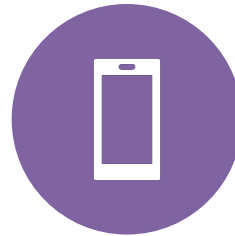
Immediate Outputs



NATIONAL COMPLAINTS
RESOLUTION STANDARD



CENTRAL COMPLAINTS
AND REDRESS
DATABASE



DIGITAL AND USSD
PLATFORMS LAUNCHED



BASELINE CONSUMER
AWARENESS CAMPAIGN

From Action to Impact

Outcome:

- 50% faster resolution rate
- 40% more complaints logged
- Restored public trust

Impact:

- 30% reduction in unresolved complaints in 12 months

Stakeholder Engagement



Consumers:
Educated and
engaged via
feedback



Financial Providers:
Compliant and
transparent



Regulators: Enforce
and supervise



NGOs: Support
advocacy and
awareness

Risks and Mitigation

Resistance from banks → use reputational incentives

Low awareness → mobile education campaigns

Tech exclusion → include offline/USSD support

Conclusion

ReclaimX is a scalable, inclusive solution to ineffective redress systems.

With policy + technology, we empower consumers and build trust.

Every consumer deserves a voice and a resolution.