



CUSTOMER CARE

Consumer Protection & Complaints Policy

Hargeisa · Bosaso · Mogadishu · Version 1.0 · July 2026 · gumfi.com

What you can expect from us

- **Plain-language terms.** Every price — profit share, markup, or lease rental — is disclosed in writing, in Somali or English, before you sign. The total you will pay is stated up front and never increases afterwards.
- **No interest, ever.** No riba, no penalty interest, no compounding charges. Late-payment handling is Sharia-approved and hardship comes first.
- **Human decisions.** Every financing decision is made by a trained officer, and you may ask how a decision about you was reached.
- **Fair collection.** We contact you respectfully, at reasonable hours, and never use intimidation. If you are struggling to pay, contact us early — restructuring and forbearance options come before anything else.
- **Privacy.** Your data is handled under our Privacy Policy and never sold.
- **No pressure sales.** Our staff and agents are not paid to push facilities you do not need, and we check affordability before approving.

How to complain

Complaints are free, and complaining will never affect how we treat you.

1. **Tell us.** Use any channel: the Contact page, email gumfi.info@gmail.com, or any branch or agent in Hargeisa, Bosaso, or Mogadishu.
2. **We acknowledge within 2 business days** with a reference number and the name of the person handling your case.
3. **We answer within 10 business days.** If we need longer — for example, where a Sharia Board opinion is required — we tell you why and when to expect a full reply.
4. **If you disagree,** you can ask for escalation to the Founder & Managing Director, who will review the case afresh.
5. **If you still disagree,** you may refer the matter to the supervising financial authority or the competent courts of Somaliland. We will give you the referral details in our final response.

Sharia-compliance concerns can also be raised directly with the Sharia Board secretary at gumfi.info@gmail.com.

What we do with complaints

Every complaint is logged in an auditable register, tracked to resolution, and reviewed monthly by management. Complaint patterns feed directly into product and process changes, and summary statistics are included in our regulator reporting.

Vulnerable customers

If you have difficulty reading, use a shared phone, or face other barriers, tell any staff member — we will explain terms verbally, involve a person you trust, and give you extra time before you sign. No application is ever approved without the applicant's own informed consent.