SENATE OF THE FEDERAL REPUBLIC OF NIGERIA
ORDER PAPER

Tuesday, 10th November, 2026

1. **National Anthem**
2. **Prayers**
3. **Approval of the Votes and Proceedings**
4. **Oaths**
5. **Announcements (if any)**
6. **Petitions**

BUSINESS OF THE DAY

PRESENTATION OF BILLS

1. Federal Competition and Consumer Protection Act (Repeal & Enactment) Bill, 2026 (SB. 1090) - *First Reading*
   Sen. Barau, Jibrin *(Kano North)*

2. Strategic Intelligence Management Institute (Establishment) Bill, 2026 (HB. 2589) - *First Reading*
   Sen. Bamidele, Michael Opeyemi *(Ekiti Central)* - *Senate Leader.*

3. Fiscal Responsibility Act (Amendment) Bill, 2026 (SB. 1091) - *First Reading*
   Sen. Oyewumi, Kamorudeen Olalere *(Osun West)*

ORDERS OF THE DAY

PRESENTATION AND CONSIDERATION OF A REPORT

Report of the Committee on Banking, Insurance and other Financial Institutions
Banks and Other Financial Institutions Act (Amendment) Bill, 2026 (SB. 959)
Sen. Abiru, Mukhail Adetokunbo *(Lagos East)*
-That the Senate do Receive and Consider the Report of the Committee on Banking, Insurance and Other Financial Institutions on the Banks and Other Financial Institutions Act (Amendment) Bill, 2026 (SB. 959).

BILLS FOR CONCURRENCE

1. Federal Medical Centres Act (Amendment) Bill, 2026 - *Concurrence*
   Sen. Bamidele, Michael Opeyemi *(Ekiti Central)* - *Senate Leader*

2. National Sugar Development Council Act (Amendment) Bill, 2026 (HBs. 2022 & 2030) - *Concurrence*
   Sen. Bamidele, Michael Opeyemi *(Ekiti Central)* - *Senate Leader*

3. State Security Service Research and Development Bureau (Establishment) Bill, 2026 (HB. 2716) - *Concurrence*
   Sen. Bamidele, Michael Opeyemi *(Ekiti Central)* - *Senate Leader*

MOTION

Need to curb Unjustified Deductions from Subscribers' Airtime resulting from substandard telecommunications services through Robust Consumer Protection.

Sponsor: Sen. Monguno, Mohammed Tahir *(Borno North)*

The Senate:

Notes that telecommunications services have become indispensable to individuals, businesses and public institutions, with millions of Nigerians spending substantial amounts on airtime daily to meet their communication needs;

Observes that subscribers frequently experience failed call connections, abrupt disconnections, inaudible conversations and network interruptions, resulting in airtime deductions without effective communication;

Also observes that subscribers are often compelled to make repeated calls to achieve successful connections, thereby, incurring additional costs arising from network deficiencies beyond their control;

Concerned that the persistent complaints by telecommunications subscribers over the depletion of purchased airtime arising from unsuccessful, interrupted, dropped and poor-quality telephone calls across the networks of Mobile Network Operators (MNOs) in Nigeria;

Affirms that Nigerians must not be made to pay for telecommunications services that have not been effectively delivered, as payment for airtime is payment for a service and not merely an attempt to establish communication;

Disturbed that these seemingly small deductions, when aggregated across millions of subscribers, translate into substantial financial losses, particularly for low-income earners, traders, students and small business operators;

Recalls that the Nigerian Communications Act, 2003, empowers the Nigerian Communications Commission (NCC) to regulate the telecommunications industry, protect consumers and enforce acceptable standards of service delivery;

Recognizes that while occasional network failures may be unavoidable, consumers should not bear the financial consequences of services not delivered or materially compromised by network-related failures;

Acknowledges that the issue goes beyond poor telecommunications service delivery and raises fundamental concerns about consumer rights, financial accountability and the protection of Nigerians from paying for services they have not effectively received;

Convinced that effective consumer protection requires transparent billing, operator accountability and automatic refunds or appropriate compensation for unjustified airtime deductions.

Accordingly resolves to:

i. *Urge* the NCC to investigate the billing practices of Mobile Network Operators, including MTN Nigeria, Globacom (Glo), Airtel Nigeria, and T2, to establish the extent of airtime deductions arising from failed, dropped and interrupted calls;

ii. *Also urge* the NCC to establish an accessible and time-bound complaints and redress mechanism for subscribers seeking refunds or compensation for unjustified deductions and persistent service failures;

iii. *Further urge* the NCC to establish regulations requiring operators to automatically reverse or refund airtime deducted from verifiably failed calls and qualifying network-related service interruptions;

iv. *Call on the NCC* to conduct independent technical audits of operators' billing systems to ensure that subscribers are charged only for actual and properly delivered chargeable call durations and revert to the Senate within Four weeks;

v. *Also call on* the NCC to strengthen enforcement of Quality-of-Service standards and impose appropriate sanctions on operators whose persistent network deficiencies violate prescribed regulatory standards; and

vi. *Mandate* the Committee on Communications to invite the NCC and other relevant telecommunications operators to investigate the concerns raised in this motion, assess the financial losses suffered by subscribers and report back to the Senate within four weeks with recommendations for further legislative and regulatory action.

COMMITTEE MEETINGS

No.	Committee	Date	Time	Venue
1.	Livestock Development	Tuesday, 10th November, 2026	2.00pm	Meeting Room 211 Senate New Building
2.	Public Accounts	Tuesday, 10th November, 2026 (Public Hearing)	3.00pm	Hearing Room 4 Senate White House
3.	Ethics, Code of Conduct and Public Petition	Tue. 10th & Wed. 11th November, 2026	2.00pm	Meeting Room 120 Senate New Building

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