



Freecharge Payment Technologies Pvt. Ltd.

Customer Grievance Redressal Policy for Bill

Payments & Recharges

Version 1.0

Document Control

Document Name
Customer Grievance Redressal Policy for Bill Payments & Recharges_V1.0

Version	Date of Board Approval	Particulars
1.0	13 TH Jan, 2026	Initial Version

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Customer Grievance Redressal Policy for Bill Payments & Recharges

1. Introduction

Freecharge is committed to providing a seamless digital payment experience. We recognize that excellence in customer service is the most important tool for business growth. This policy aims to minimize instances of customer complaints through proper service delivery and review mechanisms, ensuring a prompt and efficient redressal of grievances.

2. Definition of a Complaint/Concern (and Exclusions therefrom):

Complaint: Customer raising a concern emanating from a failed transaction on account of deficiency in service, delay in fulfilment and / or non-conformance to stated arrangements with the customer.

Exclusions from the definition of complaint:

- Complaints / concerns raised by customers with Freecharge, where the Freecharge is part of the transactional eco-system, but where the underlying cause for grievance / concern is attributable to deficiency elsewhere in the overall transaction eco-system, beyond the scope of influence of Freecharge would fall outside the scope of the aforesaid definition.
- Complaints / concerns raised by customers with the Freecharge on action taken in accordance with regulatory directions.
- Customer Queries, Doubts, Inquiries, Status, request and clarifications will not be treated as complaints Ex. non-receipt of deliverable (within TAT) etc

3. Objective

- Ensure a fair and transparent mechanism for resolving customer disputes.
- Comply with RBI's Integrated Ombudsman Scheme, 2021 and Harmonisation of TAT for failed transactions.
- Provide customers with multiple channels to voice their concerns.
- Bharat Bill Payment System (BBPS) Procedural Guidelines issued by NPCI, governing customer grievance handling, dispute resolution, and turnaround timelines for BBPS transactions.
- RBI's Framework for Online Dispute Resolution (ODR) in the Digital Payments Ecosystem, enabling optional digital dispute resolution mechanisms for eligible customer grievances.

4. Scope

This policy applies to Recharges and Bill payments, which are offered by Bharat Connect and processed through Freecharge, including:

- **Utility Services:** Electricity, Water, Gas, Fastag and Broadband bill payments etc.
- **Mobile Services:** Prepaid recharges and Postpaid bill payments.
- **Other Services:** DTH recharges, Google Play Store, Gift Card

5. Grievance Redressal Mechanism

We have established a tiered escalation matrix to ensure your concerns are addressed systematically.

Level 1: Customer Support

The first point of contact for any complaint regarding a failed recharge, bill payment, or transaction. Customer can raise their grievances/disputes as below:

- **ODR System Channels:** Customers can lodge disputes through a web-based portal, mobile application (Navigate to 'Help & Support' in the Freecharge Website/application).
- **Simplified Process:** The dispute lodging process is designed to be simple, requiring minimum details, with the system capable of automatically fetching transaction data while maintaining confidentiality.
- **Unique Reference Number:** Once a dispute is lodged, the ODR system will allocate a unique reference number.
- **Tracking:** Customers are provided with the facility to track the real-time status of their dispute using the allocated reference number.
- Customer Helpline: 9773579100 (Monday to Saturday: 10 AM to 7 PM)
- **Email:** care@freecharge.com
- **Resolution Time/Turn-Around Time (TAT):** Acknowledgment within 24 hours; Resolution within 10 Business days from the date when ticket is generated.

Resolution time does not include time taken by the customer to provide required information/documentation.

- If any case/transaction is related to third party or outside entity, then the TAT will be dependent on the respective banks/network providers/regulator/etc. Resolution time will include this TAT along with Freecharge's internal resolution time.
- Freecharge will make all efforts to resolve the complaint in a timely manner but in case of any inadvertent situation where additional time is needed, Freecharge will inform the customer the reasons for the delay and provide expected timelines for resolution of the issue.

Level 2: Grievance Officer

If the response at Level 1 does not meet your expectations or if you do not receive a response within 10 days, you may escalate the matter.

- **Contact Person:** Megha Khatri
- **Address:** Grievance Officer, Freecharge Payment Technologies Private Limited, DLF Cyber Green, 10th Floor, Tower-C, DLF Cyber City, DLF Phase-3, Gurugram-Haryana-122022, India
- **Phone:** 9773840200
- **Email:** grievanceofficer@freecharge.com
- **Response TAT:** Resolution within **5 business days** from the date of escalation.
(excluding time taken by the customer to provide required Information/documentation)

Level 3: Nodal Officer

For grievances that remain unresolved or require higher intervention.

- **Contact Person:** Imran Ansari
- **Address:** Nodal Officer, Freecharge Payment Technologies Private Limited, DLF Cyber Green, 10th Floor, Tower-C, DLF Cyber City, DLF Phase-3, Gurugram-Haryana-122022, India
- **Phone:** 9773974200
- **Email:** nodalofficer@freecharge.com
- **Response TAT:** Resolution within **5 business days** from the date of escalation.
(excluding time taken by the customer to provide required Information/documentation)

Note:

1. Each customer will be allotted a Unique Ticket Number (UTN) which will be used to identify the customer, retrieve all history pertaining to the complaint, and help in faster resolution of the grievance.
2. Customers are required to follow the processes and provide all the required documentation as guided by Freecharge so as to provide a resolution to the customer.
3. In Cases where Law Enforcement Agencies, Regulators, Governments, Card Networks, Courts, Banks, etc. are involved for the purpose of investigation or providing resolution, the customer needs to adhere to the processes and documentation requirements shared by the said participants and the resolution to the customer may depend upon these participants.
4. Resolution time/Turn-around-time for redressing grievances/disputes has been mentioned under the section "Escalation Matrix".
5. For complaints pertaining to merchant operation such as KYC, on-boarding, settlement etc shall be governed the Merchant Grievance Redressal Policy <https://merchant.freecharge.in/grievance>

6. TAT for Failed Transactions (Harmonisation of TAT)

Turn Around Time for Failed Transaction Failed transaction grievances are resolved in accordance with the RBI circular on “Harmonization of Turn Around Time (TAT) and customer compensation for failed transactions using authorized Payment Systems.”

Description of the incident	Timeline for auto-reversal	Compensation payable
CNP (ecommerce) — debited but no confirmation	Auto-reversal within T + 5 days	₹100/- per day beyond T + 5 days
UPI — debited but no confirmation	Auto-reversal within T + 5 days	₹100/- per day beyond T + 5 days

Note: 'T' is the day of the transaction. Payment mode-specific turnaround timelines shall be as prescribed under applicable regulatory frameworks, details of which are available through the external references cited in this Policy.

7. Escalation to RBI Ombudsman

If your complaint is not resolved within **30 days** of initial filing, or if you are unsatisfied with the final resolution provided by our Nodal Officer, you may approach the **RBI Ombudsman**.

- **Online Portal:** <https://cms.rbi.org.in>
- **Postal Address:** Centralised Receipt and Processing Centre, Reserve Bank of India, 4th Floor, Sector 17, Chandigarh - 160017.

Action	Details	URL
Scheme Details	Specifies grounds on which a complaint can be filed.	Click here
Online Complaint Filing	Portal for registering complaints under the Scheme.	Click here

Action	Details	URL
Grievance Resource	Sachet portal for investor education and protection.	Click here

8. External References

Details	URL
Harmonisation of Turn Around Time (TAT) and customer compensation for failed transactions using authorised Payment Systems	Click here
Online Dispute Resolution (ODR) System for Digital Payments	Click here
Consumer Complaints Portal Bill Payments & Recharges	Click here

9. Policy Review & Update

This policy will be reviewed by the Board as and when required or at least annually to incorporate regulatory updates/changes, if any. An updated Policy shall also be uploaded on Freecharge's website.