

# Customer Grievance Redressal Policy

## 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. Objective

The objective of this policy is to:

- 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.

## 3. Scope

This policy applies to Recharges and Bill payments including which are offered by Bharat Bill-payment Services(BBPS) and processed through Freecharge, including:

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

## 4. 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.

- **In-App Support:** Navigate to 'Help & Support' in the Freecharge Website.
- **Email:** [care@freecharge.com](mailto:care@freecharge.com)
- **Toll-Free Helpline:** 9773579100 (Available 24/7 for Fraud/Unauthorized reporting).
- **Turnaround Time (TAT):** Acknowledgment within 24 hours; Resolution within **10 business days**.

### 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
- **Email:** [grievanceofficer@freecharge.com](mailto:grievanceofficer@freecharge.com)
- **Response TAT:** Resolution within **5 business days** from the date of escalation.

### 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
- **Email:** [nodalofficer@freecharge.com](mailto:nodalofficer@freecharge.com)
- **Response TAT:** Resolution within **5 business days**.

## 5. 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.*

## 6. 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.	<a href="https://www.rbi.org.in/Scripts/BS_PressReleaseDisplay.aspx?prid=52549">https://www.rbi.org.in/Scripts/BS_PressReleaseDisplay.aspx?prid=52549</a>
Online Complaint Filing	Portal for registering complaints under the Scheme.	<a href="https://cms.rbi.org.in/">https://cms.rbi.org.in/</a>
Grievance Resource	Sachet portal for investor education and protection.	<a href="https://sachet.rbi.org.in/">https://sachet.rbi.org.in/</a>

## 7. External References

Details	URL
Harmonisation of Turn Around Time (TAT) and customer compensation for failed transactions using authorised Payment Systems	<a href="https://www.rbi.org.in/commonman/English/scripts/Notification.aspx?Id=3074">https://www.rbi.org.in/commonman/English/scripts/Notification.aspx?Id=3074</a>
Online Dispute Resolution (ODR) System for Digital Payments	<a href="https://www.rbi.org.in/commonman/english/scripts/Notification.aspx?Id=3194">https://www.rbi.org.in/commonman/english/scripts/Notification.aspx?Id=3194</a>
Consumer Complaints Portal   Bill Payments & Recharges	<a href="https://www.bharat-connect.com/support/raise-complaint-customer/">https://www.bharat-connect.com/support/raise-complaint-customer/</a>

## 8. 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.