

## Customer Grievance Redressal Policy

### 1. Introduction & Objective

Customer Grievance Redressal Policy outlines the mechanism for receiving and addressing customer grievances promptly and providing a superior customer experience. The company focuses on providing best in class experience to its customers. The company has implemented a suitable mechanism to handle any kind of queries, responses, complaints, or feedback received from the customers leveraging on people, process, and system strengths. The management has formulated all the required policies, keeping customers the centre to ensure prompt and inclusive services are provided to all customers.

### 2. Definition of a complaint/ concern (and Exclusions therefrom):

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.

- i. An allegation of unacceptable employee behaviour,
- ii. An alleged violation of law, regulation, or policy,
- iii. A product issue including product design or performance issues,
- iv. A sales or service practice issue,
- v. Unauthorised Electronic Transaction for dispute,
- vi. Any deficiency or gap in service delivery towards the commitment provided to the customer (e.g., Complaints on account of breach in committed turnaround time or non-fulfilment of the request customer has placed with Freecharge.

#### Exclusions from the definition of complaint:

- i. 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.
- ii. Complaints / concerns raised by customers with the Freecharge on action taken by the Bank in accordance with regulatory directions, with due notification(s) to the relevant customers, through appropriate channels (as per the information available to the Bank on its records), and where the customers have failed to act in accordance to comply with the directions notified by the Bank shall fall outside the purview of the aforesaid definition. Non-receipt of communication(s), in this regard from the Bank, for reasons where the contact details of the customer have undergone change and the customer has not updated the same on the Banks records, shall not be considered as grounds for grievance.
- iii. Customer Queries, Doubts, Inquiries, Status, request and clarifications will not be treated as complaints Ex. non-receipt of deliverable (within TAT) etc

### 3. Grievance Redressal Channels

- Customers can raise their grievances in the following ways:

#### **A. Complaints related to all types of payments transactions using Freecharge platform**

- a) Chatbot: On Freecharge App - (Profile – Help & Support)
- b) E-mail: [care@freecharge.com](mailto:care@freecharge.com)
- c) Fraudulent Transaction and Account Block 24\*7 Helpline: **9773579100**

#### **B. Complaint related to Financial Products provided by Axis Bank**

- a) **MFI Loan and Micro LAP:** Helpline # **9773604100** (Monday to Saturday: 10 AM to 7 PM)
- b) **Unsecured business Loan and Current Account customers :** Helpline: **9773604100** (Monday to Saturday : 10 AM to 7 PM)
- c) **Other financial products such as Personal Loan etc.:** Please follow process as mentioned in **clause A** above

**\* Freecharge made available to customers Financial Products of Axis Bank such as saving account, FD, Current Account, Loan etc. as business correspondent to Axis Bank and the role of the Freecharge is limited to connecting the customers with Bank through it's app/website or retail outlets. Therefore, customers are advised to raise their grievance related to financial products of Axis Bank directly with Bank as per Banks' Grievance Redressal channel mentioned below:**

1. For digital lending grievance - <https://www.axisbank.com/retail/loans/personal-loan/personal-loan-lsp>
2. For MFI Loan grievance - <https://www.axisbank.com/docs/default-source/default-document-library/fpc-retail-microfinance.pdf>
3. For Other grievance - <https://www.axisbank.com/docs/default-source/default-document-library/grievance-redressal/grievance-redressal-policy.pdf>

**Notwithstanding, customers can also raise the grievance with Freecharge and Freecharge will take necessary step to resolve the grievance through Axis Bank.**

#### **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>**

## 4. Grievance Redressal Mechanism & Escalation Matrix

**Level 1:** Customer can raise their grievances/disputes as below:

- Chatbot: On Freecharge App - (Profile – Help & Support)
- E-mail: [care@freecharge.com](mailto:care@freecharge.com)
- Fraudulent Transaction and Account Block 24\*7 Helpline: **9773579100**

### Resolution Time/Turn-Around Time (TAT)

- Freecharge’s internal resolution time – 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:**

We aim to resolve all complaints at the first point of contact. In case the customer doesn’t get a satisfactory resolution to their query/complaint at Level 1 they can get in touch with the Grievance Officer with the ticket number and details of the grievance.

Nemash Simaria, Designated Grievance Officer

Phone: 9773840200

Email: [grievanceofficer@freecharge.com](mailto:grievanceofficer@freecharge.com)

**Working Hours:** 9:30 AM to 6:30 PM (Monday-Friday; except bank holidays)

**Postal:** Freecharge Payment Technologies Private Limited, DLF Cyber Green, 11<sup>th</sup> Floor, Tower-C, DLF Cyber City, DLF Phase-3, Gurugram-Haryana-122002, India

**Registered Office:** 11th Floor, Tower C, DLF Cyber Greens, DLF Cyber City, DLF Phase 3, Gurugram, Haryana 122022

CIN- U74140DL2015PTC275419

Contact Number: 0124-6634800

### Resolution Time/Turn-Around Time (TAT)

- Freecharge’s internal resolution time – 5 working days from the Date of Receipt of grievance at the Grievance Officer

- 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 3, Nodal Officer:

In case grievance remains unresolved even after contacting various complaint resolution channels or in the timelines mentioned above or if the customer is not satisfied with the response, the customer can approach the Nodal Office along with the ticket number. TAT of 5 Business days (excluding time taken by the customer to provide required Information/documentation) for resolution/response.

Samarth Govila, the designated Nodal officer

Phone: 9773974200

Email: [nodal.head@freecharge.com](mailto:nodal.head@freecharge.com)

Working Hours: 9:30 AM to 6:30 PM (Monday-Friday; except bank holidays)

Postal: Nodal Officer, Freecharge Payment Technologies Private Limited, DLF Cyber Green, 11th Floor, Tower-C, DLF Cyber City, DLF Phase-3, Gurugram-Haryana-122022, India

Registered Office: 11th Floor, Tower C, DLF Cyber Greens, DLF Cyber City, DLF Phase 3, Gurugram, Haryana 122022, India

Contact Number: 0124 663 4800

## 5. Turn Around Time for Failed Transaction

Failed transaction grievances are resolved in accordance with the RBI circular DPSS.CO.PD No. 629/02.01.014/2019-20 dated September 20, 2019 on "Harmonization of Turn Around Time (TAT) and customer compensation for failed transaction using authorized Payment Systems."

S.No	Description of the incident	Timeline for auto-reversal	Compensation payable
1	<b><u>Card Transaction</u></b>  a) Card to card transfer Card account debited but the beneficiary card account not credited  b) Point of Sale (PoS) (Card Present) including Cash at PoS Account debited but	a) Transaction to be reversed (R) latest within T + 1 day, if credit is not effected to the beneficiary account.  b) Auto-reversal within T + 5 days  c) Auto-reversal within T + 5 days	a) ₹ 100/- per day of delay beyond T + 1 day  b) ₹ 100/- per day of delay beyond T + 5 days  c) ₹ 100/- per day of delay beyond T + 5 days

	confirmation not received at merchant location i.e., charge-slip not generated c) Card Not Present (CNP) (ecommerce) Account debited but confirmation not received at merchant's system.		
2	<b><u>Immediate Payment System (IMPS)</u></b>  Account debited but the beneficiary account is not credited	If unable to credit to beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 1 day	₹100/- per day if delay is beyond T + 1 day
3	<b><u>Unified Payments Interface (UPI)</u></b>  a) Account debited but the beneficiary account is not credited (transfer of funds) b) Account debited but transaction confirmation not received at merchant location (payment to merchant)	a) If unable to credit the beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 1 day. b) Auto-reversal within T + 5 days	a) ₹100/- per day if delay is beyond T + 1 day b) ₹100/- per day if delay is beyond T + 5 days.

47	<b>Prepaid Payment Instruments (PPIs) – Cards / Wallets</b>		
a	Off-Us transaction		
	The transaction will ride on UPI, card network, IMPS, etc., as the case may be. The TAT and compensation rule of respective system shall apply.		
b	On-Us transaction		
	Beneficiary's PPI not credited. PPI debited but transaction confirmation not received at merchant location	Reversal effected in Remitter's account within T + 1 day	₹100/- per day if delay is beyond T + 1 day

## 6. Limited Liability in Case of Unauthorized Transactions through PPI

Customer's liability arising out of an unauthorised payment transaction will be limited to the maximum liability across various scenarios defined as per the provision under the RBI guidelines (same as the table given below)

<b>Limited liability of customers in case of unauthorised electronic payment transactions through a PPI</b>		
<b>S.No</b>	<b>Particulars</b>	<b>Maximum Liability of Customer</b>
1	Contributory fraud / negligence / deficiency on the part of the PPI issuer. (irrespective of whether or not the transaction is reported by the customer)	Zero
2	Third party breach where the deficiency lies neither with the PPI issuer nor with the customer but lies elsewhere in the system, and the customer notifies the PPI issuer regarding the unauthorised payment transaction. The per transaction customer liability in such cases will depend on the number of days lapsed between the receipt of transaction communication by the customer from the PPI issuer and the reporting of unauthorised transaction by the customer to the PPI issuer -	
	a. Within three days	Zero
	b. Within four to seven days	Transaction value or ₹ 10,000/- per transaction, whichever is lower
	c. Beyond seven days	As per the Board approved policy of the PPI issuer
3	In cases where the loss is due to negligence by a customer, such as where he / she has shared the payment credentials, the customer will bear the entire loss until he / she reports the unauthorised transaction to the PPI issuer. Any loss occurring after the reporting of the unauthorised transaction shall be borne by the PPI issuer	
4	In cases where the responsibility for the unauthorised electronic banking transaction lies neither with the PPI issuer nor with the customer, but lies elsewhere in the system and when there is a delay (of <b>four to seven working days</b> after receiving the communication) on the part of the customer in notifying the PPI issuer of such a transaction, the per transaction liability of the customer shall be limited.	Transaction value or ₹ 10,000/- per transaction, whichever is lower

## 7. Banking Ombudsman

[Schemes](#) (Hyperlink)

[Offices](#) (Hyperlink)

## 8. Record Keeping

The record of complaints are maintained as per the Freecharge's Information Systems Security Policy.

## 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.