

Customer Grievance Redressal Policy

Effective Date: 24 Aug 2023

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. Customer Grievance

Freecharge has well-defined procedures and internal TATs for the grievance redressal and query resolution, and an escalation matrix in case the grievances are not addressed in a timely manner. The table below shows different common reasons for customer queries and complaints and the corresponding resolutions:

Customer Grievances	Resolution
Issues with goods/services such as: Non-delivery, damaged goods	<ol style="list-style-type: none">1. Escalate to Merchant to get POD or to resolve issues related to damaged goods2. Once details is received from the Merchant, then the details will be shared with the user
Account debited but payment confirmation not received from the merchant for various reasons such as disruption of communication links, time-outs, etc.	<ol style="list-style-type: none">1. Escalate the transaction details to the merchant2. Based on merchant comments, a refund or POD will be shared with the user.
Financial Products	<ol style="list-style-type: none">1. As per the standard procedure, Customer grievances on Financial products (Pay later & Personal Loan Plus) are investigated and handled by the Freecharge customer support team in coordination with the Axis Bank to get a resolution.2. The final resolution is shared with the customer.
Refund not received by user	Investigate the reasons for the delay and ensure a successful refund to the user. The team follows up with the Customer till the refund is received in the customer's account
Transaction not done by user	<ol style="list-style-type: none">1. In case the suspected unauthorized transactions are not settled to the merchant and can be stopped, put the said transactions on hold till the final resolution has been decided. If the funds have already been settled to the merchant, escalate to the merchant for further resolution.2. Put in the required efforts to recover the disputed funds.

	3. For Transactions done using Freecharge Wallet: Block the user wallet and put in the required efforts to recover the disputed funds. 4. Customer needs to follow the process and provide the required documentation as guided by Freecharge to provide the resolution to the customer.
Account debited twice	If auto-refund is not triggered, then refund will be triggered manually using internal tools
Customer inquiries about the transaction status	Provide final status of the transaction to the user along with the reference number

Note:

- 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.
 - 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.
 - Resolution time/Turn-around-time for redressing grievances/disputes has been mentioned under the section “Escalation Matrix”.
- Resolving Customer Disputes:** In the event of a dispute between a Customer and Merchant, the following resolution process is followed:
 - The Customer must reach out to the Merchant as a first step requesting them to resolve issues pertaining to their specific order. If the merchant is non-responsive, Freecharge will intervene to amicably resolve the issue.
 - While raising a complaint, the Customer is required to provide a brief description of the issue and attach a screenshot of the communication sent to the merchant. The Customer is also required to provide Freecharge with the following details:
 - Date of transaction
 - Amount of transaction
 - Transaction ID
 - Profile details (Email id/Phone no)
 - Resolution time/Turn-around-time for redressing grievances/disputes has been mentioned under section “Escalation Matrix”.

3. Grievance Redressal Channels

- Customers can raise their grievances in the following ways:
 - Chatbot: On Freecharge App - (Profile – Help & Support)
 - E-mail: care@freecharge.com
 - Fraudulent Transaction and Account Block 24*7 Helpline: **0124 663 4800 (Standard call charges Apply)**
- 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.

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
- Fraudulent Transaction and Account Block 24*7 Helpline: **0124 663 4800 (Standard call charges Apply)**

Resolution Time/Turn-Around Time (TAT)

- Freecharge's internal resolution time – 7 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, the designated grievance officer

Phone: 01246634800

Email: grievanceofficer@freecharge.com

Working Hours: 9:30 AM to 6:30 PM (Except National holidays)

Postal: Freecharge Payment Technologies Private Limited, DLF Cyber Green, 11th 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 663 4800

Resolution Time/Turn-Around Time (TAT)

- Freecharge's internal resolution time – 10 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, Axis Bank Nodal Officer:Grievance related to Freecharge Balance Services

In case the grievance remains unresolved even after contacting various complaint resolution channels or within 30 days of registering the complaint or if the customer is not satisfied with the response, the customer can approach the Nodal Office of Axis Bank along with the ticket number shared by Freecharge.

Email: freecharge.nodal@axisbank.com

Working Hours: 9:30 AM to 5:30 PM (Monday-Friday; except bank holidays)

Turn-around-Time: 10 Business days from the Date of Receipt.

Postal: Nodal Officer, Axis Bank Ltd, NPC1, 5th Floor, "Gigaplex", Plot No I.T.5, MIDC, Airoli Knowledge Park, Airoli, Navi Mumbai-400708.

For all other Grievances

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.

Email: 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-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 663 4800

Resolution Time/Turn-Around Time (TAT)

- Freecharge's internal resolution time – 15 working days from the Date of Receipt of grievance at Nodal Officer.
- Resolution time does not include time taken by the customer to provide required information/documentation.

- If any case/transaction is related to a 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.

- **Report a fraud**

Complaints regarding any fraudulent/unauthorized transaction can be lodged at the following,

24*7 Helpline: **0124 663 4800**

Resolution Time/Turn-Around Time (TAT)

- Freecharge's internal resolution time – 30 working days
- 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 clearing house/other banks /network providers/regulator. Resolution time will include this TAT along with Bank'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
- If the customer is not happy with the response, he/she can escalate it to the nodal officer as per details mentioned above.
- It is always in the interest of customer to lodge a complaint without loss of time by furnishing complete details of fraudulent/unauthorized transactions.
- Customers are advised to lodge complaint with the police against the fraudster at the earliest for faster resolution of complaints.

- **Grievance Redressal Channels Outside Freecharge:**

- In case the customer is not satisfied with the response from Freecharge within one month of raising the grievance, he/she can approach the Ombudsman for Digital Transactions (ODT) located in State Capitals for redressal.
- The contact details and the procedure for approaching the Ombudsmen for Digital Transactions are provided here: <https://cms.rbi.org.in/>
- The first point for redressal of complaints is Freecharge itself and the complainants may approach the ODT only if the grievance/representation raised to Freecharge was rejected by Freecharge, or the complainant had not received any reply within a period of one month after Freecharge received her/his representation, or the complainant is not satisfied with the reply given to her/him by Freecharge.
- For all the complaints received from the regulator, timelines, as mandated by the respective regulator, will be adhered to.

A Grievance will be treated as redressed or closed:

1. Where the complainant has communicated his acceptance of the company's decision on redressal of grievance communicated by grievance redressal; or
2. Where the complainant has not communicated his acceptance of the company's decision, within 7 days from the date of communication of decision by Level 1 or Level 2 or Level 3, as the case may be.

5. 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.