

Merchant Grievance Redressal Policy

Introduction & Objectives

Merchant Grievance Redressal Policy, also known as Dispute Management Framework, outlines the mechanism for receiving and addressing merchant grievances promptly and providing superior merchant experience. The company focuses on providing best in class experience to its merchants. The company has implemented a suitable mechanism to handle any kind of queries, responses, complaints or feedback received from the merchants leveraging on people, process and system strengths. The policy is applicable for all Freecharge onboarded merchants (both offline and online).

Procedure For Raising A Complaint

Level 1: Merchant Support

- a) Merchant Helpline: **9773604100** (Monday to Saturday: 10 AM to 7 PM)
- b) To register your complaint, please refer to the support section of the Freecharge Application or You can directly write to us at merchantsupport@freecharge.com. We aim to resolve all your complaints within 10 business days.

Level 2: Grievance Officer

If your issue/ grievance remains unresolved even after contacting Merchant support, you can escalate the matter to our Grievance Officer. You can contact our Grievance Officer merchant.grievanceofficer@freecharge.com with the details of your interaction/ grievance. We will respond within 5 business days from the date of receipt of your email.

Level 3: Nodal Officer

In the unlikely event that your grievance remains unresolved to your satisfaction despite escalating to our Grievance Officer, you can reach out to our Nodal Officer via email at merchant.nodalofficer@freecharge.com. We will respond within 5 business days from the date of receipt of your email.

Note : for complaints pertaining to matters not related to merchant operations such as complaint related to merchant loan, current accounts and other financial products of Axis Bank shall be governed Consumer Grievance Redressal Policy <https://s.freecharge.in/content/images/documents/customer-grievance-redressal-policy-July-2024-V1.4.pdf>

The Reserve Bank - Integrated Ombudsman Scheme, 2021

In case you have not received a reply within 30 days of filing your complaint with us or if you are not satisfied with the reply, please feel free to reach out to the RBI Ombudsman as per The Reserve Bank - Integrated Ombudsman Scheme, 2021 issued by the Reserve bank of India. A copy of the scheme as posted on the RBI website can be found at https://www.rbi.org.in/Scripts/BS_PressReleaseDisplay.aspx?prid=52549 which also specifies the grounds on which such a complaint can be filed. The complaints under the Scheme made online shall be registered on the portal (<https://cms.rbi.org.in>) or through electronic or physical mode to the Centralized Receipt and Processing Centre notified by RBI.

Resolution Process

- We aim to resolve all your concerns and complaints in our level 1 matrix within the said timelines.
- In the event, your concern remains un-resolved or not resolved to your satisfaction and you wish to escalate your concern to next level, you need to ensure that you have already exhausted the previous level(s). You are also required to hold a valid ticket number before approaching each level.
- Please note that due to technical or operational reasons there may be delay in resolving your complaint. Further, if the issue/grievance is related to a third party, then the afore-stated timelines may change. The delay/increased timelines may be dependent on the respective third party including but not limited to the clearing house/banks /network providers/regulator. In these cases, we will inform you promptly of such delay and increased timelines.
- In the event of a refund, you may get an approval for refund instantly, but it may take 3-10 business days for the money to be reflected in your account.
- If your query or complaint has not been satisfactorily resolved at previous levels within 30 days, you can reach out to the RBI ombudsman at <https://cms.rbi.org.in/> or visit the Sachet portal at <https://sachet.rbi.org.in/>
- In the event of a dispute between a merchant and Freecharge, it will be handled as per the agreed Terms and Conditions and the relevant clauses agreed by the parties in the merchant agreement.

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.

Last Reviewed – July 2024