

Merchant Grievance Redressal Policy

Effective Date: October 18, 2021

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.

Merchant Grievances

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 addresses in a timely manner. The table below shows different common reasons for merchant queries and complaints and the corresponding resolutions:

Merchant Grievances	Resolution
Customer account debited; transaction confirmation not reflecting in Merchant System	1. Entity will share the transaction status with the merchant and will share further process depending upon the status of the transaction
Refund issues – if merchant is not able to initiate refund from his side	1. Entity will help the merchant to initiate refund or initiate the same on behalf of the merchant
Settlement Status	1. Transaction status will be shared with the merchant
Settlement Report/Transaction Report	1. Merchants will be advised to download the report from the panel 2. In case, merchant is not able to download the same, the reports will be shared with the merchant
Payment Instrument not available	1. Payment Instrument permission will be provided to the merchant as per the arrangement with the merchant
Customer is not able to complete a payment transaction	1. Merchant needs to share the error logs/details and other required documents basis which the entity will provide the resolution

Note:

1. Merchants are required to follow the processes and provide all the required documentation as guided by Freecharge so as to provide a resolution to the merchant as well as the customer (wherever applicable).
2. Cases where the Law Enforcement Agencies, Regulators, Governments, Card Networks, Courts, Banks, etc. are involved for the purpose of investigation or providing the resolution, merchant needs to adhere to the processes and documentation requirements shared by the said participants and the resolution may depend upon these participants.
3. Resolution time/Turn-around-time for redressing grievances/disputes has been mentioned under section “Escalation Matrix”.

- **Resolving Disputes:** 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.

Grievance Redressal Channels

- Customers can raise their grievances in the following ways:
 - a) Merchant Helpline: **0124 663 4848** (Monday to Saturday : 10 AM to 7 PM)
 - b) E-mail: merchantsupport@freecharge.com
- Each merchant reaching out to merchantsupport@freecharge.com will be allotted a Unique Ticket Number (UTN) which will be used to identify the merchant, retrieve all history pertaining to the complaint and help in faster resolution of grievance.

Grievance Redressal Mechanism & Escalation Matrix

- **Level 1:** Customer can raise their grievances/disputes as below:
 - Merchant Helpline: **0124 663 4848** (Monday to Saturday : 10 AM to 7 PM)
 - E-mail: merchantsupport@freecharge.com

Resolution Time/Turn-Around Time (TAT)

- Freecharge's internal resolution time – 7 working days from the date when ticket is generated
- Resolution time does not include time taken by the merchant 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 merchant the reasons for the delay and provide expected timelines for resolution of the issue.

- **Level 2, Grievance Office:**

We aim to resolve all grievances at the first point of contact. In case merchant does not receive a satisfactory resolution to its grievance at Level 1, it can get in touch with the Grievance Officer with UTN and details of grievance.

Email: grievanceofficer@freecharge.com

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

Contact Number: **0124 663 4848**

Resolution Time/Turn-Around Time (TAT)

- Freecharge's internal resolution time – 10 working days from the Date of Receipt of grievance at Grievance Officer
- Resolution time does not include time taken by the merchant 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 merchant 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 merchant is not satisfied with the response, the merchant 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)

Contact Number: 0124 663 4848

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 merchant 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 merchant the reasons for the delay and provide expected timelines for resolution of the issue.

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.

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.