

GRIEVANCE REDRESSAL POLICY

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1. OBJECTIVES OF POLICY

- 1.1 At **Digio Internet Private Limited** (“**Digio**” or “**us**” or “**we**” or “**our**”), we shall take any form of complaints made on or through or relating to our website or application (“**Platform**”) seriously. We shall prioritize Customer satisfaction as we believe it to be an important aspect of developing any business. We shall attempt to comply with best industry practices to maintain the integrity of our services. This Grievance Redressal Policy (“**Policy**”) covers how we will address any complaints or grievances raised by Customers (“**Customers**”) on our Platform.
- 1.2 The objectives of this Policy are to:
- a) Provide transparency and accessibility of information to Customers, so as to enable quick resolution of any grievances raised by them.
 - b) Lay down turnaround time for resolving grievances raised by our Customers, and to resolve such grievances within such turnaround time.
 - c) Provide for a stage-based approach to resolution of grievances.

2. SCOPE OF POLICY

- 2.1 This Policy shall extend to all Customers onboarded on our Platform. All grievances shall be addressed as per the framework prescribed in the Policy.
- 2.2 Please refer to clause 4 of this Policy detailing the types of grievances that shall be catered to and to clause 5 detailing the resolution mechanism for such grievances.

3. PRINCIPLES OF GRIEVANCE REDRESSAL

- 3.1 We shall follow the following principles for redressal of grievances:
- a) We shall always treat all Customers fairly and without bias.

- b) We shall always deal with grievances raised by Customers with courtesy and in a timely manner.
- c) We shall always ensure that Customers are informed of avenues to escalate their grievances and are duly apprised of their rights if they are not satisfied with the resolution of their complaints.
- d) Our employees will work in good faith and without prejudice, towards the interests of the Customers.
- e) Resolutions of grievances shall follow the simple principle of ensuring an effective resolution.

4. GRIEVANCE REDRESSAL PROTOCOLS

In case of all the below issues, the Customer may reach out for resolution of following issues:

- a) Registration related grievances.
- b) Consent related grievances.
- c) Account Aggregation Reports.
- d) Technical grievances.
- e) Billing/Fee related grievances.

5. REGISTRATION OF GRIEVANCES

- 5.1. We shall aim to resolve Customer's grievances in an expeditious manner. Keeping in mind Customer's interests and stipulations by the Reserve Bank of India (the "RBI"), we shall enable registration of grievances by Customers through various avenues as mentioned in clause 5.3 below.

- 5.2. We may ask for additional details regarding the transactions or grievances from the Customers, to provide better services in future. Anonymous complaints will not be considered for the purposes of the Policy. We expect our Customers to spell out their grievances clearly and to quote their Customer ID / reference number in their correspondence with us regarding their grievances.
- 5.3. Reporting: The Customers may register any grievances by contacting us through any of the following modes:
- a) Customers may raise complaints and get resolution through following modes:
 - i. Via e-mail: A complaint may be raised by writing to us at <https://user.digio.link/>
 - ii. Via live chat: A complaint may be raised through chat through the link provided at the website
 - a. Live support shall be made available in this business hours between 10 am and 6 pm, from Monday to Friday. For complaints received beyond this period, an automated reply shall be provided.
 - iii. Via voice-call: A complaint may be raised via call at details provided on website <https://user.digio.link/>
 - a. In accordance with applicable laws, the customer calls may be recorded and monitored, such that discrepancies are avoided.
 - b) Customers should provide the following information:
 - i. Complete name of the complainant- The complainant can seek resolution for a grievance suffered by himself not on behalf of someone else.
 - ii. Complaint Reference Number (“CRN”).
 - iii. nature of complaint (as per clause 4 of this Policy)
 - iv. details of the complaint
 - v. date of occurrence of issue and date of complaint- For the purpose of resolution of the grievance, the turn-around-time (“TAT”) shall be considered from the date of complaint.

5.4. An automated reply shall be generated for each complaint received via e-mail, chat or call, consisting of a CRN. This unique reference number shall be noted by Customers for further reference.

a) Please Note: Any complaint with incomplete details (i.e any information not in accordance with point 5.3(a)(ii) of the Policy), shall not be resolved and an alert for the same shall be sent.

5.6. Escalation Matrix: In case any complaint raised is not addressed beyond 7 days of receipt of the complaint, customers may write to the mail ID provided on website <https://user.digio.link/> along with the CRN. This shall extend to instances where the complaint has not been addressed due to technical problems arising from manual/ system errors too.

a) There shall be an internal escalation matrix for redressal of grievances, consisting of two levels:

- i. Level 1 resolution: TAT 2 business days. If unresolved ticket, escalate to;
- ii. Level 2 resolution: TAT 3 business days.

As per the Reserve Bank of India Master Directions on NBFC- Account Aggregators, the TAT is 30 days. However, to maintain timely resolution and a good track record of resolutions, Digio shall aim to resolve the grievances within 10 days. In case the resolution is not satisfactory, it shall be Digio's aim to escalate a report shall to level 2 not beyond 3 days of the receipt of the complaint. Accordingly, an escalation to Level 2 shall not be beyond 6 days of the receipt of the complaint.

b) In case of complex issues that remain unresolved even after escalation, the matter shall be escalated to the Board of Directors ("**Board**") immediately on or before 10 days from receipt of the complaint. Legal and compliance shall assist the Board in resolution and closure.

5.7. Records: Each resolved issued shall be maintained in records along with details provided under Clause 5(3)(a)(ii) of this Policy. The resolution that was provided to the Customer shall also be quoted in the records.

6. MAXIMUM TIMELINE FOR RESOLUTION OF DISPUTE

- 6.6. We shall resolve all our Customer complaints within one (1) month from the receipt of the grievance or complaint. If the dispute is not redressed within a period of one (1) month, the Customer may appeal to the Bank.

7. DISPUTE RESOLUTION

- 7.1. Any potential dispute shall be governed by the laws of India and the courts in Bangalore shall have exclusive jurisdiction to hear such matters.

8. RESPONSIBILITIES OF THE PARTIES

8.1. Our responsibilities:

- a) We shall ensure that grievances raised by the Customer shall be responded to within the turnaround time prescribed under this Policy;
- b) We shall ensure mediation efforts between us and the Customer to effectively provide a resolution;
- c) We shall analyse all grievances and provide a decision based on the facts of the case and availability of documents;
- d) Our Customer grievance response team will ensure that all grievances are handled smoothly and sensitively. They shall undergo training in handling of grievances and shall be updated from time to time depending on the need for training and optimizing our approach to handle grievances.

8.2. Customer's responsibilities:

- a) We request all our Customers to fully co-operate with us so that we may be able to provide a timely and effective grievance redressal process. Customers are expected to furnish the relevant documentation and / or information so that we can conduct an effective investigation of the grievances at hand;
- b) We may request additional information on a case-to-case basis so that we ensure the right decision has been taken when investigating a grievance. We disclaim all responsibilities and liability for non-redressal of grievances due to falsified, inaccurate, malafide or outdated information or documents that are provided by our Customers.

9. MONITORING

- 9.1. All new and pending Customer grievances along with complaints received from the RBI (if any) shall be placed before the Board on quarterly basis for its review.

10. REVIEW AND MODIFICATIONS TO THIS POLICY

- 10.1. Our Board reserves the power to amend this Policy from time to time. This Policy may also be amended by the Board, in order to align it with any change in applicable laws.
- 10.2. Our Board shall review this Policy annually.

11. GRIEVANCE REDRESSAL OFFICER

- 11.1. Customers may contact us by writing to support@digio.link with any enquiry relating to this Policy, or to initiate a grievance redressal process in accordance with this Policy. Customers can also do so by writing to our Grievance Redressal Officer at the address provided below:

Grievance Redressal Officer

Address: J 304 Bren Avalon Chinnapanahalli, Bangalore

Email Address : support@digio.link