



GRIEVANCE REDRESSAL POLICY

Version 5.0

Proposed by:

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DVP Customer Service

Recommended By:

- Samir Mehta
Deputy CEO
- Sanjay Sharma
MD & CEO

Approved by:

- Board on 17-03-2023



Grievance Redressal Policy

(Updated on 17.02.2023)

At Aye Finance, it is our constant endeavour to provide our customers with the best possible experience. We are committed to meeting our customer expectations always and exceed them as often as we can. While we do everything to provide our customers with a frictionless service at every step of their journey with us, we understand that sometimes things do not go the way they are planned.

The intent of this policy is to:

1. Ensure that all customers are treated fairly
2. All concerns raised by customers are dealt with promptly and with courtesy
3. Customers are made aware of their rights to opt for alternative remedies if they are not fully satisfied with our response or resolution to their complaint

Should you face any issue with our service, please follow the steps given below and we will set things right at the earliest:

Step 1: If you are reaching out to us for the first time

Telephone: You can call us on +91 84485 86881 from 9am to 6.00pm on all working days (Mon to Fri) to register your complaint

Or

Email: You can email us at: customer.care@ayefin.com

Or

Letter: You could write to us at:

Customer Service Department,

Plot No. 52, 4th Floor,

Sector 44, Gurugram,

Haryana - 122003.

We will resolve your concern within 10 working days from the date of receiving your communication.

Step 2:

If you do not receive a response within 10 working days from the date of receiving your communication or if you are not satisfied with the response received, you can escalate your concern to us at customer.complaint@ayefin.com

Please mention your Reference ID in your email, which is indicated in the subject line of the response in **Step 1. You will receive a resolution within 7 working days from the date of our receiving your communication.*

Step 3:

If you do not receive a response within 7 working days from the date we receive your communication at Step 2 or if you are not satisfied with the response received, you may write to our Grievance Redressal Officer/ Nodal Officer, Mr. Mithilesh Shukla at ombudsman@ayefin.com or through a written complaint to be sent to:

Mr. Mithilesh Shukla,
Unitech Commercial Tower 2, 7th Floor,
Arya Samaj Road, Block B, Greenwood City,
Sector 45, Gurugram,
Haryana - 122003.

**Please mention your Reference ID in your email, which is indicated in the subject line of the resolution received. You will receive a response within 3 working days of our receiving your communication.*

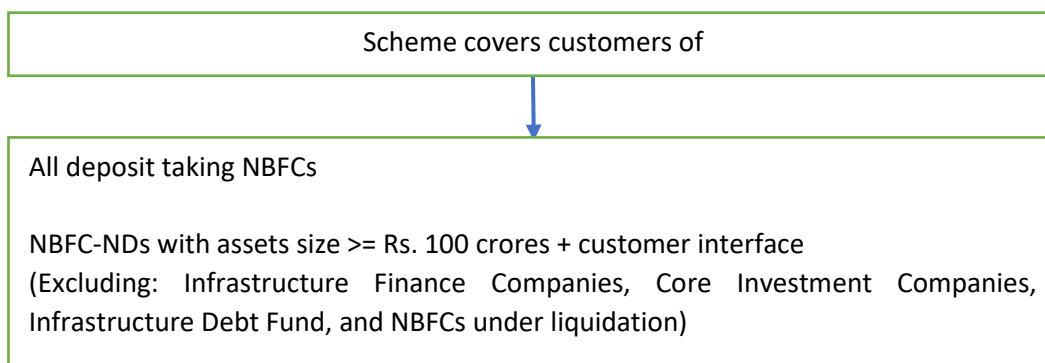
Step 4:

If you have not heard from us for a month or if you are not satisfied with the resolution provided by any of the above channels, you may file a complaint on RBI Ombudsman portal or file a physical complaint.

For salient features of the Reserve Bank - Integrated Ombudsman Scheme, 2021 and to know how to file a complaint with the RBI, please refer to the **Annexure**.

THE RESERVE BANK - INTEGRATED OMBUDSMAN SCHEME, 2021

SALIENT FEATURES

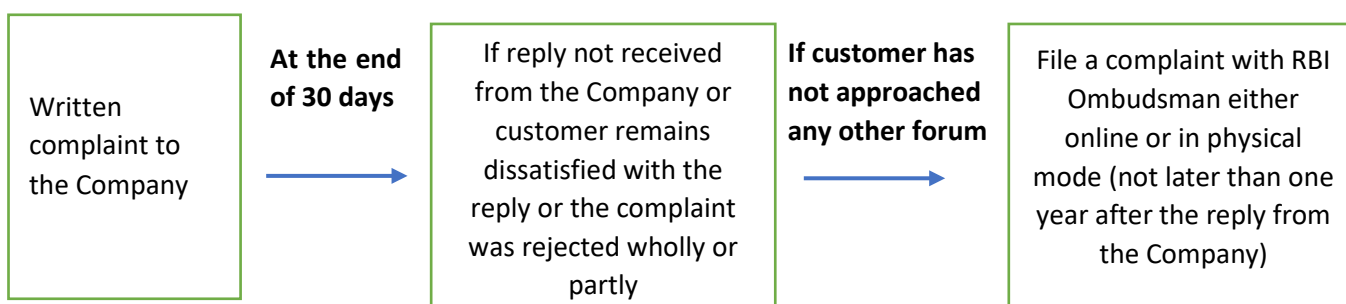


Grounds for filing a complaint by a customer:

Any customer may file a complaint about an act of omission by the company resulting in a **“Deficiency in Service”** under this Scheme either personally or through an authorized representative.

“Deficiency in service” means a shortcoming or an inadequacy in any financial service, which the Regulated Entity is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the customer.

How can a customer file complaint?



- Portal link for lodging complaint with RBI Ombudsman-
 - <https://cms.rbi.org.in>.
- Contact details of Centralised Receipt & Processing Centre (CRPC) for physical complaints-
 - Email ID: crpc@rbi.org.in
 - Address: Centralised Receipt & Processing Centre, Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017
- For complete details on the Ombudsman Scheme please refer to the following link of the RBI website- https://rbidocs.rbi.org.in/rdocs/content/pdfs/RBIOS2021_121121.pdf.