

POLICY FOR CUSTOMER GRIEVANCE REDRESSAL, DISPUTE MANAGEMENT FRAMEWORK AND TIMELINES FOR PROCESSING OF REFUNDS

Introduction

Customer service is extremely important for sustained business growth and as an organization, Finlogic Technologies India Private Limited (“**Company**” or “**Finlogic**”) strives to ensure that the customers of the Company receive exemplary service at all points of time. Customer complaints constitute an important voice of customer, and this policy for Customer Grievance Redressal, Dispute Management Framework and Timelines for Processing Refunds (“**Policy**”) details complaint handling through a structured grievance redressal framework. Complaint redressal is supported by a review mechanism, to minimize the recurrence of similar issues in future.

Definitions

In terms of this Policy, unless the context otherwise requires, the terms herein shall bear the meanings assigned to them below:

“**Board**” means the Board of Directors of the Company;

“**Customer(s)**” means merchants who accept various payment instruments from its customers for completion of their payment obligations and shall also include a person who is engaged in a financial transaction or activity with the Company or merchant.;

“**Failed Transaction**” means a transaction which has not been fully completed due to any reason not attributable to the Customer, such as, failure in communication links, time-out of sessions, etc. Failed Transactions shall also include the credits which could not be effected to the beneficiary account on account of lack of full information or lack of proper information and delay in initiating a reversal transaction;

“**Grievances**” includes complaint, resentment, dispute and / or any kind of disagreement arising out of the practices, procedures and /or codes followed by the Company in its Customer dealings.

“**Nodal Officer**” means the officer as may be designated as such by the Board in this regard from time to time.

“**Principal Officer**” means the officer as may be designated as such by the Board in this regard from time to time.

Principles

Board of the Company has adopted this Policy on basis of the following principles:

- a. Customers are treated fairly at all times.
- b. Grievances raised by Customers are dealt with courtesy and in a timely manner.
- c. Customers are informed of avenues to escalate their Grievances within the organization, and their rights if they are not satisfied with the resolution of their Grievances.
- d. The employees of the Company work in good faith and without prejudice, towards the interests of the Customers.
- e. Customers are made completely aware of their rights so that they can opt for alternative remedies if they are not fully satisfied with the Company's response or resolution to their complaint.

These principles may be updated from time to time as per the regulatory guidelines formulated and enforced.

Grievance Redressal Mechanism

1. Registration of Grievance

Whilst all efforts are taken to give Customers the best services to reduce the number of Grievances, the Customers are intimated that they can record their Grievances, if any, in person, through channels which are provided below:

- a. Dedicated Relationship executive: Customers who wish to provide feedback or send in their Grievances can contact their dedicated Relationship Executive as allocated to them which in turn will be forwarded to the Central team and resolution to the same shall be provided.
- b. Service Helpline number: Customers who wish to provide feedback or send in their Grievances can contact the Service Helpline on +91261- 4025801 between [10:00 to 18:00] (Monday to Saturday) except on public holidays.

Complaint Email Address: For any complaints / queries, customer may send email on support@epaynow.in.