

Customer Grievance Redressal Policy
Twinsalary Technologies Private Limited



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1. **OBJECTIVE**

As a service organization, it is our primary responsibility to focus on Customer service and satisfaction. This document details the policy of redressal of customer complaints. The key objective of this policy is to ensure the following:

- i. All concerns/complaints raised by Customers are resolved in effective and timely manner, leading to their satisfaction;
- ii. Through Customers' feedback, we are able to improve our processes and products;
- iii. In an event that the Customer is not satisfied with the resolution provided to him, he can escalate the issue to a higher level in the organization.

This document aims to describe internal policy for handling Customer complaints. It describes various channels for lodging the complaint, obtaining solutions from the concerned department and responding Customers with the solution within the committed me period.

Complaint: Complaint is an expression of dissatisfaction or resentment either in the form of a representation or allegation made in wring or through electronic means or over phone, containing a grievance alleging deficiency in:

- o services, products, policies of Twinsalary Technologies Private Limited,
- o services provided by the outsourcing agencies engaged by Alrighyy for providing service to the customers of Alrighyy,
- o employee's behavior,
- o to deal with FinTech/ digital lending related complaints/ issues raised by the borrowers,
- o maintaining confidentiality protection of customer's personal (including sensitive personal information) and financial information.

Complaint is not a request for data modification or inquiry about loan products/ schemes, interest rates or other requests which can be solved by Customer care.

Customer: Customer means the person who has obtained the loan or finance facility from Twinsalary Technologies Private Limited.

2. **RAISING A COMPLAINT**

2.1 **Modes of raising Complaint:**

- o **Email Support :** Please write to us at support@alrighyy.com
- o **Postal (through letter) :** Customer Care Department, TwinSalary Technologies Private Limited, Plot No. 1969, Sector - 45, Gurgaon, Haryana 122003, India.
- o **Complaint in Person:** TwinSalary Technologies Private Plot No. 1969, Sector - 45, Gurgaon, Haryana 122003, India.

2.2 **Content / information in Complaints**

While raising a complaint, each complaint should have the following information:

- a. Customer's complete name;
- b. Customer's complete correspondence address;
- c. Loan ID;
- d. Registered mobile number/Phone number;
- e. E-mail address, if any;
- f. Details of the complaint;

- g. Documentary Proof, if required

3. COMPLAINTS TREATMENT

3.1 Procedure for addressing the complaint:

First call resolution: All the complaints which can be resolved immediately when raised, the response shall be provided on the same call and close the same.

Resolution post verification: For the complaints which must be verified and may need further investigation/support from other departments and hence cannot be resolved immediately, customers shall be informed about the expected timelines of the closure. For these complaints, tickets shall be raised and assigned to the concerned departments on priority.

We are committed towards resolving all customer's complaints within 1 (One) month from the date of receipt of complaint with complete details.

3.2 Mechanism to handle customer complaints/ grievances:

While handling the customer complaints, the customer shall be informed about the following:

- a. Information pertaining to all issues/concerns raised by the customer;
- b. Explanation of final solution provided;
- c. Expected timelines towards closure (where immediate solution cannot be provided);
- d. Maintain contact at defined intervals/milestones to communicate progress on his concern and share reasons for delay/me taken; and
- e. Request for supporting documents/information (if applicable) in a clear manner along with the reason for such requirement.

Concerned team members handling the complaint should make reasonable attempts to reach the customer for providing a solution to his/ her complaint, preferably in the form the complaint was received.

3.3 Complaints Archiving

After the resolution is provided to the customer, the concerned department shall update the status of these complaints as closed in the system. These complaints reflect in a closed complaints bucket which can be re-examined at any point of time, as and when required.

4. ESCALATION PROCESS

Level 1: In case Customer is not satisfied with the response from the Customer Care team, he/ she can escalate the matter to:

Head- Customer Service

Email: support@alrightyy.com

Address: Plot No. 1969, Sector - 45, Gurgaon, Haryana 122003, India.

Depending on the query/dispute/grievance, a written reply/resolution will be sent to the customer within 15 working days at his/her registered email id with the Company.

Level 2: A customer not satisfied with the response at Level 1, can further escalate the matter/query/complaints as mentioned below:

Grievance Redressal Officer- Mr. Sumit Gupta

Email: grievance@alrightyy.com

Address: Plot No. 1969, Sector - 45, Gurgaon, Haryana 122003, India.

Level 3: If the complaint is not resolved within 1 (One) month, the customer may reach

below office of Reserve Bank of India:

Reserve Bank of India,
Department of Non-Banking Supervision 6,
Parliament Street,
New Delhi-110001
Email: dnbsnewdelhi@rbi.org.in

5. RESOLUTION TURNAROUND TIME

Overall customer complaints shall be resolved within 1 (One) month from the date of receipt of complaint with complete details.

6. SUPERVISION AND REPORTING

6.1 Reporting:

There are complaints about MIS and reporting in place. This reporting serves as an input for other analysis, for periodical review.

6.2 Supervision:

The Summary of the customer grievance report along with its Status Report indicating the actions taken for resolution of the complaints, shall be placed before the Board of Directors for their review on a semi-annual basis.

The report shall contain information like, the total no. of complaints received, disposed off and pending, with reasons thereof, which will be placed before the Board for information / guidance