

Grievance Redressal Policy

Version: 2.0, Date Last reviewed: 25th August 2022



YUBI - GRIEVANCE REDRESSAL POLICY

Objective:

As a responsible organization, CredAvenue Private Limited (“Company”/ “Yubi”) has framed the grievance redressal policy to lay down the framework for minimizing and resolving instances of customer grievances through proper redressal mechanism.

The Company’s Grievance Redressal Policy fulfils the following principles:

- Customers shall be treated fairly at all times.
- Complaints raised by customers shall be dealt with courtesy and resolved in a timely manner.
- All complaints will be dealt with efficiency and equitability.
- Company shall work in good faith and without prejudice to the interests of the customers.

Scope:

In order to make the Company’s redressal mechanism more meaningful and effective, a structured mechanism has been built covering all the services and various products provided by Yubi, its Subsidiaries, Business Partners, and Associates, including Business Correspondents and any other outsourced services, to provide prompt and time redressal to the customers grievance.

Grievance Redressal Mechanism:

In case of any grievance, customers can intimate and record their complaints/ grievances for a resolution via:

- E-mail to grievanceredressal@go-yubi.com or escalate to mail IDs in the matrix mentioned below;
(or)
- Send a formal written complaint to the below mentioned address:

CredAvenue Private Limited No.471, Prestige Polygon, 12 th Floor, Anna Salai, Nandanam, Chennai – 600035, Tamil Nadu, India
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Escalation Matrix:

In order to effectively understand and address customer grievances, the Company shall open multiple channels of communication and a three tier escalation matrix for resolution of grievance.

Level	Name	Designation	Email ID	Escalation TAT
Level 1	Karunya Venkataramana	Officer in-charge	grievanceredressal@go-yubi.com	Within 48 hrs from the date of receipt of grievance
Level 2	Sanjutha Dhanasekar	Company Secretary & Compliance Officer	sanjutha.d@go-yubi.com	48 hrs to 72 hrs from the date of receipt of grievance
Level 3	Gaurav Kumar	Managing Director & Grievance Officer	compliance@go-yubi.com	Beyond 72 hrs from the date of receipt of grievance

Resolution Time:

Yubi shall strive to resolve all customer grievances at the earliest, with the timelines indicated below, being the maximum time for resolution.

1. General complaints: 3 to 14 working days;
2. Outsourced Activity: 21 days;
3. Fraud cases, legal cases and cases which need retrieval of documents and records > 3 months old: 30 working days;
4. Cases involving third party: 30 working days;
5. Data Privacy cases: 30 working days.

Revision, Amendments and Review:

This Policy will be subject to an annual internal review, or as and when required, by the Managing Director (“Administrator of the policy”). The administrator shall amend/ modify the terms and conditions of the policy including but not limited to scope, escalation level etc.

Note: **A Grievance will be treated as redressed or closed:**

- where the complainant has communicated his acceptance of the company’s decision on redressal of grievance communicated to her/him; or
- 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.