

MINTIFI'S GRIEVANCE REDRESSAL POLICY

I. Applicability

- Enterprise wide-applicable to all customers
- This document details the internal policy with respect to handling customer grievances.

II. Objective

- The policy aims to minimize the instances of customer complaints through proper service delivery and review mechanism and to ensure prompt redressal of customer grievances.

III. Internal procedures

- If you want to make a complaint, we will tell you:
 - i. How to do so.
 - ii. Where a complaint can be made.
 - iii. To whom a complaint can be made.
 - iv. When to expect a reply.
 - v. Whom to approach for redressal.
 - vi. What to do if you are not satisfied about the outcome.
- Our staff will help you with any questions you have.
- We will tell you where to find details of our procedure for handling complaints fairly and quickly.
- If your complaint has been received in writing, we will make sure to send you an acknowledgement/ a response within a week through letter/mail. If your complaint is relayed over phone at our designated telephone helpdesk or customer service number, we shall provide you a complaint reference number and keep you informed of the progress within a reasonable period of time.
- After examining the matter, we will send you our final response within 30 days of the receipt of your complaint and will tell you how to take your complaint further if you are still not satisfied.
- Within 30 days of lodging a complaint with us, if you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach the Officer-in-Charge of the regional office of the department of Non-Banking supervision of RBI.

IV. Mode of Complaints

Mintifi aims to provide the best customer service possible and is consistently striving on creating a robust and efficient customer service platform. We at Mintifi aim to delight our customers with our services. Considering customer profile, their literacy level and vulnerability, Mintifi has identified various channels of sourcing customer complaints proactively:

▪ **Level 1**

- i. **Telephone:** You can call us on +91 22 28201230 and log your grievance between 9.30 am to 6.30 pm on week days and 9.30 am to 1:30 pm on Saturdays, excluding government holiday.
- ii. **Email:** You can write to the following email ID as well: help@mintifi.com
- iii. **Postal/courier:** You can also send your queries through post/courier to Mintifi, 201 Sunil Enclave, Below WEH Metro Station, Andheri East Mumbai, India.

▪ **Level 2**

If the resolution you receive from the above is not to your satisfaction, please write to our Complaints Management Cell, (Manager – Customer Services) at surbhi.yogi@mintifi.com

▪ **Level 3**

If you are still dissatisfied with the resolution you receive, you may write to our Grievance Redressal Officer, (Madhavi Bhalero) at madhavi@mintifi.com

▪ **Level 4**

If you are still dissatisfied with the resolution you receive from above, you may further write to our Chief Operating Officer (Sanjoy Shome) at sanjoy@mintifi.com. If the complaint / dispute is not redressed by Mintifi within a period of one month, you may appeal to the:

Officer-in- Charge

Regional Office, DNBS

Reserve Bank of India,

3rd Floor, RBI Building,

Opp. Mumbai Central Railway Station,

Near Maratha Mandir,

Byculla, Mumbai - 400 008