

## **Customer Grievance Redressal Policy**

### **1. Overview**

We are committed to resolving all our customers' concerns, grievances and complaints fairly and efficiently. The customer grievance redressal policy outlines the framework for addressing customer grievances in relation to loan applications, KYC, repayments, insurance, buyback programs and all other services provided by us ("**Policy**").

### **2. Objectives**

2.1. The objective of the Policy is to ensure that:

- (a) All customers are always treated fairly and without bias.
- (b) All issues raised by customers are dealt with courtesy and resolved on time.
- (c) Customers are made completely aware of their rights so that they can opt for alternative remedies if they are not fully satisfied with our response(s) or resolution(s) to their complaint(s).

### **3. Filing your complaint**

3.1. You can file complaint(s) through the channels mentioned below:

- i. Email: [contactus@exponent-one.com](mailto:contactus@exponent-one.com)
- ii. Phone: Customer can contact us between 09.30 AM to 7:00 PM, Monday to Friday except public holidays on +91 7899637008
- iii. Letter: Customers can write to us at Site No 611/612, 15th Main, 15th Cross Rd, Sector 4, HSR Layout, Bengaluru, Karnataka 560102

Please provide your contact details, loan reference number (*if applicable*), and a clear description of your issue.

- i. Full Name
- ii. Contact Information (Phone Number and Email ID)
- iii. Loan Account Number (if applicable) or PAN Number
- iv. Detailed description of the issue or complaint

### **4. Three-level grievance redressal mechanism**

If the customer is not satisfied with the resolution received from above channels, or if the customer does not hear from us in 7 (seven) days, the customer can write to the Grievance Redressal Officer (GRO) as mentioned below:

Level 1 - Customer Support Team

Email: contactus@exponent-one.com  
Phone: +91 7899637008  
Resolution Turnaround Time (TAT): 48 (forty eight) hours  
Scope: Routine issues, technical problems, simple requests

#### Level 2 – Nodal Grievance Redressal Officer

Name: Naveen H S  
Email: grievance@exponent-one.com  
Resolution Turnaround Time (TAT): 7 (seven) working days  
Scope: Complex issues, billing disputes, account problems

#### Level 3 – Senior Management

Name: Dennies Vargheese  
Email: dennies@exponent-one.com  
Resolution Turnaround Time (TAT): 7 (seven) working days  
Scope: Complex issues, billing disputes, account problems

### **5. Escalation to the Reserve Bank of India (RBI)**

- 5.1. In the event your complaint(s) is rejected by us or if you don't receive any reply from us within 30 (thirty) days from the date of filing your complaint(s) or if you are not satisfied with the resolution provided by us, you may escalate your grievance to the RBI through the following modes:

- (a) RBI Complaint Management System (RBI CMS): <https://cms.rbi.org.in/>
- (b) Physical Mail: Centralised Receipt and Processing Centre, 4th Floor, Reserve Bank of India, Sector-17, Central Vista, Chandigarh – 160017
- (c) RBI-Integrated Ombudsman Scheme (RBI-IOS Portal): <https://sachet.rbi.org.in/>

### **6. Key commitments**

- 6.1. We strongly believe that our business thrives when our customers are satisfied, making their experience our top priority. Therefore, our policy is guided by the following commitments:

- (a) Complaints will be reviewed fairly and objectively.
- (b) You will receive regular updates on the status of your complaint.
- (c) No retaliation for filing a genuine complaint.
- (d) All information is kept confidential.
- (e) Fair recovery practices - no harassment or threats.
- (f) Recovery agents will not contact you before 7 AM or post 7 PM.