



CLIENT GRIEVANCE REDRESSAL POLICY(CLIENT)

Objective:

As a responsible organization, CredAvenue Collect Private Limited (“Company” / “Yucollect”) 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 always treated fairly.
- Complaints raised by customers shall be dealt with courtesy and resolved in a timely manner.
- All complaints will be dealt with efficiency and equitably.
- Company would 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 Yucollect, its Business Partners, and Associates, including Business Correspondents or 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 or Letter to grievanceredressal@yucollect.com or escalate to mail IDs mentioned below.
- Send a formal written complaint to the below mentioned address:

CredAvenue Collect Private Limited
12th Floor, Prestige Polygon, NO. 471, Nandanam, Chennai City Corporation, Chennai, Tamil Nadu, India, Nandanam, Chennai, Chennai City Corporation, Tamil Nadu, India, 600035

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	Email	Escalation TAT
Level 1	Umar Asad Khan	grievanceredressal@yucollect.com	Within 2 business days
Level 2	Ruby Cinthiya	ruby.cinthiya@go-yubi.com	Within 4 business days
Level 3	Shubha Evangelin	compliance@spocto.com	Within 6 business days
Level 4	Bhavin Parekh	bhavin@yucollect.com	Within 8 business days

Resolution Time:

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

1. General complaints: 24 Business Hours ;
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 Directors (“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 or Level 4, as the case may be