

Upmove Capital Private Limited

Customer Grievance Redressal Policy



Version 3.0

2024

Document Approval

<i>Version</i>	<i>Particulars</i>	<i>Board of Directors Meeting Date</i>
<i>1</i>	This Policy has been reviewed and approved by Board of Directors	14 May 2019
<i>2</i>	This Policy has been revised by Board of Directors	05 September 2022 (RBC)
<i>3</i>	This policy has been revised by Board of Directors	20 May 2024 (RBC)

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Policy on Grievance Redressal Mechanism

1. Introduction

The customer centricity is the core objective of the Upmove Capital Private Limited (hereinafter referred to as 'the Company' or 'Upmove' or 'We' or 'Us'). The customer complaints constitute an important voice of customer and our policies and redressal mechanism aims at laying down the framework for minimising and resolving customer grievances through proper redressal mechanism.

The Grievance Redressal Policy has been formulated in accordance with the Reserve Bank of India's (RBI) Master Direction – Non-Banking Financial Company – Non-Systematically Important Non-Deposit taking company (Reserve Bank) Directions, 2016, updated from time to time. The policy is duly approved by the Company's Board of Directors.

2. Purpose/Key Commitments

The Company's key commitments towards its customers are:

1. Customer shall be treated fairly in all times.
2. Complaints raised by customers shall be dealt with courtesy and resolved in a timely manner.
3. Customers shall be informed of avenues to escalate their complaints within the organization, and their rights in cases when their complaints are not resolved in a timely manner or when they are not satisfied with the resolution of their complaints.

Importantly, we take the privacy and dignity of our customers very seriously, and treat our customers fairly and in a courteous manner at all time.

3. Grievance Redressal Process

Level-I In order to effectively understand and address customer grievances, the Company shall open multiple channels of communication as follows:

1. Email:

Customers have the option of sending their queries/complaint including FinTech/ digital lending/Co-lending related complaints/ issues through email to contact@upmove.in

2. Visit to our office at the address mentioned below:

UPMOVE CAPITAL PRIVATE LIMITED
Indiqube Gamma, No.293/154/172, 3rd Floor, Outer Ring Road, Kadubeesanahalli.
Bengaluru Bangalore KA 560103

3. When to expect a response

After a customer has filed a complaint through one of the channels above, he/she should expect to receive an acknowledgement/response within 7 working days from the date of registering the complaint. The Company shall also provide suitable justification in case the complaint resolution requires more than the stipulated time.

Level II

Addressing or handling of Complaints

In case the complaint is not resolved within the specified timeframe or the customer is not satisfied with the resolution provided, he/ she may contact the Company's Grievance Redressal Officer. The name and contact details of the Grievance Redressal Officer is as under:

Designation	Grievance Redressal Officer
Name	Mr. Madan HM
Contact No.	+91 9986640581
Email ID	grievanceredressalofficer@upmove.in
Address	Indiqube Gamma, No.293/154/172, 3rd Floor, Outer Ring Road, Kadubeesanahalli. Bangalore KA 560103

After examining the grievance, the Grievance Redressal Officer will send the final response within 7 working days of the receipt of the complaint/ grievance received by Grievance Officer. During this time, customers can write in to us to check on the status of their grievance, and we will endeavor to respond to them as quickly as possible.

The call facility is available from 10:00 a.m. to 18:00 p.m. (Monday to Friday) and 10:00 a.m to 17:00 p.m. on Saturdays, except public holidays.

Level III

If the Customer is not satisfied with the resolution received from the above channels, or if the Customer does not hear within the above specified timeframe, the Customer can contact the following channel:

Designation	Principal Nodal Officer
Name	Ms. Apeksha Gudhaka
Contact No.	+91 9739293231
Email ID	principal.nodal.officer@upmove.in
Address	Indiqube Gamma, No.293/154/172, 3rd Floor, Outer Ring Road, Kadubeesanahalli. Bangalore KA 560103

The call facility is available from 10:00 a.m. to 18:00 p.m. (Monday to Friday) and 10:00 a.m to 17:00 p.m. on Saturdays, except public holidays.

After examining the grievance, the Principal Nodal Officer will send the final response within 15 working days of the receipt of the complaint/ grievance received by Grievance Officer. During this time, customers can write in to us to check on the status of their grievance, and we will endeavor to respond to them as quickly as possible.

Level IV

Complaints to Ombudsman

If the Grievance is not redressed within 30 days, or if the Borrower is not satisfied with the response so received, a complaint may be filed online on <https://cms.rbi.org.in>. Complaints can also be filed through the dedicated e-mail or sent in physical mode to the 'Centralised Receipt and Processing Centre' set up at Reserve Bank of India, 4th Floor, Sector 17, Chandigarh - 160017 in the format prescribed under the Ombudsman scheme which is available in Upmove's website under compliance disclosures. The process, complaints which maintainable and which are not maintainable etc all details in this regard may be referred from scheme aforesaid disclosed. A copy of the Ombudsman Scheme is available on the website of the Reserve Bank of India at www.rbi.org.in and also with our Nodal Officer.

4. Supervision and Reporting

Upmove makes sure that best in class Customer Redressal Mechanism are in place to ensure timely resolution of the customer grievances. The system captures the complaints; follows turnaround time (TAT) based on the nature of the query and escalates issues based on predefined TAT.

Once captured in the CRM system the Customer support team is responsible for resolution of complaint/grievance to the customer's satisfaction. Every attempt is made to offer the customer suitable and appropriate alternate solutions wherever possible. However if the customer continues to remain dissatisfied with the resolution, he can escalate the issue through the grievance redressal mechanism as referred above.

5. Mandatory Display Requirements

The company shall display this policy and other relevant details as required prominently, for the benefit of its customers, at all places where business is transacted:

6. Reporting to Board of Directors

The summary of the Customer grievance report along with a status report indicating the actions taken for resolution of the Communication, shall be placed before the Board of Directors for their review on a periodic basis but atleast on an annual basis.

7. Policy Revision

The Grievance Redressal Officer will review and assess the adequacy of this Policy in line with the RBI updates on an annual basis. It will be brought to the Board of Directors for review and approval, as and when any changes are required. The developments/ changes, if any shall be communicated to the customers and relevant stakeholders as and when necessary.

END
