Customer Grievance Redressal Policy

Enterprise wide-applicable

This document acts as the criteria for the Customer Grievance Redressal

axio is the brand name of CapFloat Financial Services Private Limited, an NBFC registered with the RBI

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

1. Internal Procedures:

a. 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 with the outcome.

b. Our staff will help you with any questions you have.

c. We will tell you where to find details of our procedure for handling complaints fairly and quickly.

d. 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 with a complaint reference number and keep you informed of the progress within a reasonable period of time.

e. After examining the matter, we will send you our final response within 30 days of receipt of your complaint and will tell you how to take your complaint further if you are still not satisfied.

f. 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.

2. Mode of Complaints:

CapFloat Financial Services Private Limited ("**CapFloat**") aims to provide the best customer service possible and is consistently striving to create a robust and efficient customer service platform. We at CapFloat aim to delight our customers with our services. Considering customer profile, their literacy level and vulnerability, CapFloat has identified various channels for addressing customer complaints proactively:

For any service or loan related complaints/queries, please follow the below delegation mechanism.

Level 1:

Telephone: You can call us on 080 6807 5001 and log your grievance between 9.00 am to 9.00 pm on all 7 days, excluding national holidays.

Please note, we have moved to a chat assistance system. After calling the above number, customers will receive a message on WhatsApp and can interact with the live agents for their queries.

Email: You can write to the following email ID as well: ask@axio.co.in

Postal/Courier: You can also send your queries through post/courier to CapFloat Financial Services Private Limited, New No.3 (Old 211), Gokaldas Platinum, Upper Palace Orchards, Bellary Road, Sadashivanagar, Bengaluru, Karnataka - 560080

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 customersuccess@axio.co.in

Postal/Courier: You can also send your queries through post/courier to CapFloat Financial Services Private Limited, New No.3 (Old 211), Gokaldas Platinum, Upper Palace Orchards, Bellary Road, Sadashivanagar, Bengaluru, Karnataka - 560080

Level 3:

If you are still dissatisfied with the resolution you receive, you may write to our Head of Customer Service, Mr. Vivian P Josey, at head.customersuccess@axio.co.in

Postal/courier: You can also send your queries through post/courier to Mr. Vivian P Josey, CapFloat Financial Services Private Limited, New No.3 (Old 211), Gokaldas Platinum, Upper Palace Orchards, Bellary Road, Sadashivanagar, Bengaluru, Karnataka
- 560080.

Level 4:

If you are still dissatisfied with the resolution you receive from above, you may further write to our Principal Nodal Officer / Grievance Redressal Officer (Mr. B S Yasaswi) at pno@axio.co.in

Postal/courier: You can also send your queries through post/courier to Mr. B S Yasaswi, CapFloat Financial Services Private Limited, New No.3 (Old 211), Gokaldas Platinum, Upper Palace Orchards, Bellary Road, Sadashivanagar, Bengaluru, Karnataka - 560080

If the complaint/dispute is not redressed by CapFloat within a period of 30 days or you are not satisfied with the resolution provided by CapFloat, you may reach out to RBI Ombudsman through the following modes:

- Lodge a complaint on the Complaint Management System of the RBI through this link: https://cms.rbi.org.in/cms/indexpage.html#eng. The complaint shall be filed in accordance with the Integrated Ombudsman Scheme.
- Write a letter to the Ombudsman and post it to the Centralised Receipt and Processing Centre, 4th Floor, Reserve Bank of India, Sector-17, Central Vista, Chandigarh – 160017.
- Call CRPC toll-free helpline 14448 to know how to file a complaint and the status of a filed complaint.

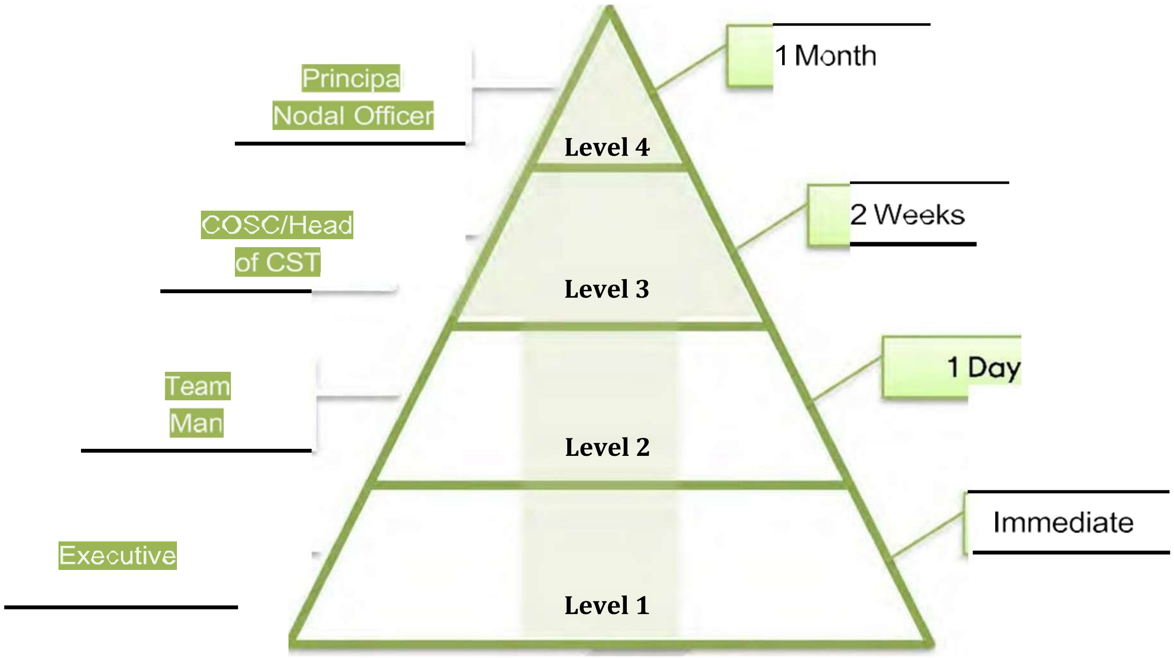
Alternatively, you may appeal to the following:

The Officer In-Charge,
Consumer Education and Protection Cell, Reserve Bank of India,
10/3/8, Nrupathunga Road, Bengaluru, Karnataka
560001
Telephone No: 080 - 2218 0501 Email:
cms.cepcbengaluru@rbi.orq.in

Or

The Ombudsman - NBFC, Officer In-Charge, Reserve Bank of India,
Fort Glacis,
Chennai (T.N.) 600 001
Telephone No: 044 - 25395964 Email:
cms.nbfcochennai@rbi.org.in

LLevels of Escalation



Customer Grievance Flow Chart