



Customer Grievance Redressal Policy

Enterprise wide-applicable

This document acts as the criteria for the Customer Grievance Redressal by Axio Digital Private Limited



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2.	Validity Period	Until due for renewal
3.	Document Owner (Head of Department)	Vivian P Josey- Head- Operations & Customer Success of CapFloat

Approval Log		
	Name and Designation	Date
Approved by	Board of Directors	29-09-2025
Reviewed & Recommended by	Mauli Agarwal, Chief Compliance Officer of CapFloat	01-09-2025
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Introduction

Axio Digital Private Limited (“**Company**”) acts as a lending service provider (LSP) for lenders regulated by the RBI. In its capacity as an LSP, the Company often engages with customers and is required to have a Customer Grievance Redressal Policy in place. This Customer Grievance Redressal Policy of the Company (“**Policy**”) aims to minimize the instances of customer complaints through proper service delivery and review mechanisms and to ensure prompt redressal of customer grievances.

Internal Procedures

1. If you want to make a complaint, we will tell you:
 - How to do so.
 - Where a complaint can be made.
 - To whom a complaint can be made.
 - When to expect a reply.
2. Our staff will help you with any questions you have.
3. 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.
4. After examining the matter, we will send you our final response within 30 days of receipt of your complaint or will redirect you to the relevant lender for resolution of your complaint, as required to ensure adequate resolution for your complaint.

Manner of Submitting Complaints

The Company aims to provide the best customer service possible and is consistently striving to create a robust and efficient customer service platform. We aim to delight our customers with our services. Considering customer profile, their literacy level and vulnerability, the Company has identified various channels for addressing customer complaints proactively:

For any service or loan related complaints/queries, you may reach out to us via:

- **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, you 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: help@axio.co.in
- **Post/Courier:** You can also send your queries through post/courier to Axio Digital Private Limited, New no. 3 (Old no. 211), Gokaldas Platinum, Upper Palace Orchards, Bellary Road, Sadashiva Nagar, Bengaluru – 560080.

Escalation

If you are dissatisfied with the resolution provided by our team, you may write to our Principal Nodal Officer / Grievance Redressal Officer, Mr. Neil Davis at customersuccess@axio.co.in

You will always have the option to directly reach out to the relevant lenders or raise the complaint with the lenders as per the details of the lender's grievance redressal policy provided in your KFS and/or loan agreement.