



APTUS FINANCE INDIA PRIVATE LIMITED

GRIEVANCE REDRESSAL POLICY

Grievance/ Complaints

The Grievance redressal policy aims to reduce the instances of customer's complaints. The Company's policy on grievance redressal is based on the following.

1. Transparency to the customer's about the company process at all times.
2. Escalation matrix for raising complaints by customers is detailed in this policy.
3. The Company also believes that a customer is the need of the day and any grievance/complaint will have an adverse negative impact on the strong structure, reputation and the goodwill that the company has built over years.

Customers have the following ways to register their complaints when they find inadequacy in the Aptus Finance India Private Limited's (Aptus Finance) services.

Complaint Register:

Every branch of Aptus Finance has been provided with a complaints register. The customers can lodge their complaints in the register; the Branch Manager would be the person responsible to handle the customer grievances.

If the query remains unsolved for 14 days or if the customer is not satisfied with the resolution provided by the branch manager, the customers can contact the Manager, Customer Service through:

1. Mail: Customers can mail their grievances directly through the e-mail id: customercare@aptusfinance.com
2. Post: By sending their complaints to "Manager, Customer Service, Aptus Finance India Private Ltd, 8B, Doshi Towers, 205, P H Road, Chennai -600010.
3. Phone: Customers can directly call Aptus Finance at 044- 45650030 and register their complaint.

If the query remains unsolved for 7 days or if the customer is not satisfied with the resolution provided by the Manager, Customer Service, the customers can contact the Grievance Rederessal Officer (GRO) of the Company whose details are given below.

Name of the GRO: Vivek Mehta, Manager & CFO

Telephone: 044 45650037

E-mail: vivek.a@aptusindia.com



If the query remains unsolved for 7 days or if the customer is not satisfied with the resolution provided by the GRO, the customer may approach the Office of the NBFC Ombudsman, Chennai at the following address.

Office of the NBFC Ombudsman,
C/o Reserve Bank of India
Fort Glacis, Rajaji Salai,
Chennai, Tamil Nadu – 600001.
Phone no – 044 25395964
Fax no – 044 25395488
e-mail: cms.nbfcochennai@rbi.org.in

The customers can also visit the Complaint Management System of the Reserve Bank of India at <https://cms.rbi.org.in/> and file a complaint if their complaints remain unresolved for more than 30 days from the date of lodging the complaint with Aptus Finance.