



Fatakpay Digital Pvt Ltd.

GRIEVANCE REDRESSAL POLICY

Approval Date	Version History	Approval Authority
1 st May 2023	V-FY2401	Board of Directors
27 th Nov 2024	V-FY2402	Board of Directors
25 th Feb 2025	V-FY2403	Board of Directors

1. Overview:

Fatakpay Digital Private Limited, (“Company”) believes in conducting its affairs in a fair and transparent manner by maintaining the highest levels of integrity, honesty and ethical behavior while dealing with its customers (“Customers”).

In order to maintain an appropriate grievance redressal mechanism within the organization to resolve the complaints and grievances of its customers, the Company has formulated this Grievance Redressal Policy (“Policy”) setting out the procedure for receiving, registering and disposing of the complaints and grievances of the Customers with respect to the products and services of the Company (“Complaints”), including but not limited to the Complaints in relation to the services provided by the third party agents or business facilitators appointed by the Company for providing such services on behalf of the Company.

This Policy aims to provide a framework to deal with the Complaints of the Customers in a fair and transparent manner. Customer complaints constitute an important voice of customer, and this policy details complaint handling through a structured grievance redressal framework. Complaint redressal is supported by a review mechanism, to minimize the recurrence of similar issues in the future.

2. Purpose:

The purpose of the Policy is to ensure that:

- A. The Customers are treated fairly and without any bias, at all times.
- B. The Complaints raised by the Customers are dealt with utmost courtesy and resolved in a timely manner.
- C. The Customers are informed of the avenues to escalate their complaints within the Company.
- D. The Customers are informed of their rights so that they can opt for alternative remedies if they are not fully satisfied with the Company’s response or resolution to their Complaints.
- E. Complaints are treated efficiently and fairly.

3. Internal Software for Handling Customer’s Complaints

The Company has invested in a CRM system to ensure timely resolution of the grievances. The system captures the complaints; follows TATs based on the nature of the query and escalates issues on the basis of predefined TATs and as per the escalation matrix.

Once captured in the CRM system, the customer care will be responsible for resolution of complaint/grievance to the customer’s satisfaction within a period of fourteen (14) working days.

Every attempt will be made to offer the customer suitable and appropriate alternate solutions wherever possible. However, if the customer continues to remain dissatisfied with the resolution, (s)he can escalate the issue through the grievance redressal mechanism as referred below.

4. Process of Grievance Redressal:

The customer can record their grievances / provide their feedback in writing or verbally. The Customers who have any Complaint, can follow the following process for its redressal:

Level 01:

The Customers who intend to file a Complaint, may file their Complaint with the Company by using any of the following channels between 10:00 am to 6:30 pm on any working day of the Company and furnishing complete details in relation to such Complaint:

Register the Complaint through an email sent to: help@fatakpay.com or Call at: +91-998717874 / +91-9240271272

Level 02:

In case, the Complaint is not resolved within 7 (Seven) working days from the date of filing of the Complaint or the Customer is not satisfied with the response or the resolution provided to the Customer at Level – 1, the Customer may escalate the Complaint to the Grievance Redressal Officer of the Company by writing at: escalation@fatakpay.com Contact No [+91-9076096209](tel:+91-9076096209)

Level 03:

In case, the Customer is not satisfied with the response or the resolution provided to it by the Grievance Redressal Officer of the Company at Secondary Level, or the Complaint is still not resolved within the period of 14 (Fourteen) working days from the date of receipt of the Complaint by the Grievance Redressal Officer of the Company, the Customer may appeal to the Senior Manager by writing at : grievance@fatakpay.com Contact No [+91-9076095809](tel:+91-9076095809).

The customer can lodge a complaint related to unauthorized acceptance of deposits/schemes of various kind and fake emails at <https://sachet.rbi.org.in/home/index>

5. Redressal of the Complaints:

- A. The Customers are advised to file the Complaint by furnishing complete details of the same to the Company.
- B. Upon receipt of the Complaint by the Company, the acknowledgement along with a complaint identification number and the details of the designated officer, who will be dealing with the Complaint, shall be provided to the Customer within 3 (Three) working days from the date of receipt of such Complaint.
- C. The Company shall provide the necessary clarification / justification with respect to the Complaint, to the satisfaction of the Customer and take all appropriate measures to resolve the Complaint within 21 (twenty-one) working days from the date of receipt of such Complaint.
- D. In case any additional time is required for resolution of the Complaint, the Company shall inform the Customer about the requirement of such additional time along with the expected timelines for the resolution of such Complaint.
- E. The Chief Executive Officer and the Head of Operations of the Company shall ensure that all Complaints filed by the Customers are resolved within the stipulated time frame.
- F. A record of all Complaints filed by the Customers and the response or resolution provided by the Company shall be maintained by the Company as per the Company's policy formulated for document preservation and archival.

6. Review:

- A. This Policy is subject to review by the board of directors of the Company as and when deemed necessary. The board of directors of the Company shall annually review the functioning of the grievance redressal mechanism.
- B. This Policy shall be subject to the applicable laws including but not limited to the rules, regulations, guidelines, directives and instructions issued by the RBI, from time to time and shall supersede the earlier version of the Policy. Any change/amendment in applicable laws with regard to maintenance of an appropriate grievance redressal mechanism shall be deemed to be incorporated in this Policy by reference and this Policy shall be deemed to have been amended and revised accordingly.

7. Grievance Redressal Mechanism of the Lender:

A. Our Lending Partners

- **FDPL Finance Pvt. Ltd.**
Link to Grievance Redressal Mechanism: <https://www.fdplfinance.com/policies/grievance-redressal>
Terms & Conditions: <https://www.fdplfinance.com/policies/term-conditions>
Privacy Policy: <https://www.fdplfinance.com/policies/privacy-policy>
- **Bajaj Finserv Direct Limited**
Link to Grievance Redressal Mechanism: <https://www.bajajfinserv.in/grievance-redressal>
Terms & Conditions: <https://www.bajajfinserv.in/terms-and-conditions>
Privacy Policy: <https://www.bajajfinserv.in/privacy-policy>
- **Finnable Technologies Pvt Ltd.**
Link to Grievance Redressal Mechanism: <https://www.finnable.com/grievance-redressal-policy/>
Terms & Conditions: <https://www.finnable.com/>
Privacy Policy: <https://www.finnable.com/privacy-policy/>
- **Apollo Finvest (India) Limited.**
Link to Grievance Redressal Mechanism: <https://apollo-cacms.s3.ap-south-1.amazonaws.com/Grievance+Redressal+Mechanism+Amended.pdf>
Terms & Conditions: <https://www.apollofinvest.com/terms-of-use>
Privacy Policy: <https://www.apollofinvest.com/privacy-policy>
- **Pahal Financial Services Private Limited**
Link to Grievance Redressal Mechanism: <https://pahalfinance.com/wp-content/uploads/2025/08/CGRM-Policy.pdf>
Terms & Conditions: <https://pahalfinance.com/terms-conditions/>
Privacy Policy: <https://pahalfinance.com/privacy-policy/>

8. Disclosure

This policy is also available on the website of the Company at <https://fatakpay.com/redressal>

9. Updates:

The Policy has been updated to accommodate the following:

- New Lending Partnership with 'Finnable Technologies Pvt Ltd' entered on 24- Nov-2024
- New Lending Partnership with 'Bajaj Finserv Direct Ltd' entered on 19-Feb-2025
- New Lending Partnership with 'Pahal Financial Services Private Limited' entered on 26-Aug-2025
- New Lending Partnership with 'Apollo Finvest (India) Limited' entered on 28-Aug-2025