

GRIEVANCE REDRESSAL MECHANISM

About the Policy

Customers are essential to any business, and excellent customer service is key to growth, especially in the competitive financial services sector. A robust Grievance Redress Mechanism is vital for organizations to be accountable, responsive, and user-friendly. It serves as a measure of an organization's efficiency and provides valuable feedback on its operations. At our core, customer service drives our organization's philosophy. UNI ("Unirewards Technologies Pvt Ltd") is committed to delivering outstanding service, ensuring all grievances are properly assessed, registered, escalated, and resolved, with periodic reviews of all related records.

Objective

This policy aims to ensure that all customers are treated fairly and courteously at all times. It ensures customers are informed about grievance escalation processes and their right to take further action if dissatisfied with the response. Complaints will be handled efficiently and equitably, with timely resolutions to customer satisfaction. UNI will address grievances in good faith, without bias, and with due focus on the importance of customer acquisition and their retention.

Scope

In order to make the UNI's grievance redressal mechanism more meaningful and effective, a structured system has been built covering all areas of services provided by the UNI, its partners, affiliates and associates, credit bureaus and any outsourced services engaged by UNI.

Grievances Redressal Procedure

UNI has an appropriate grievance redressal procedure and the levels of escalation for the customers to escalate their grievances if any in as per below escalation matrix.

Sr	Level	Description of the activities taken care	TAT	Contact Details
1	Phone and Email	Customer can reach out to UNI through an email or phone for online resolution to their grievances across channels. You will receive a response with an interaction number immediately. We will take all efforts to resolve your grievance well in TAT.	0-3 Days*	080 6821 6821 care@uni.club
2	Nodal Grievance Redressal Officer (GRO)	If the customer is not satisfied with the resolution provided by the above channels/service touch point, or if the customer does not hear from us in TAT, they can reach to Nodal Grievance Redressal Officer by mentioning their interaction number to help us understand and address specific concerns or seeking further detailed clarification	3-7 days*	<u>Name:</u> Ms Mehrajunnisa M <u>Email:</u> gro@uni.club <u>Phone:</u> 080 6821 6821

* Working business days from receipt of the grievance.

Note

(i) For grievances related to 'Credit Bureaus/Reports'

In case the consumers have any concern related to their Credit Information Report, they may also reach out to respective Credit Information Company's websites (Please Click [CIBIL](#), [CRIF](#), [EQUIFAX](#), [EXPERIAN](#))

(ii) For grievances related to managing your 'Consent'

Refer UNI's [Privacy Policy](#) having detailed clarification on how to manage, review and withdraw consents. You may also reach out to UNI as per above given escalation matrix in this regard.

Force Majeure

UNI shall not be liable to compensate Participants for delayed resolutions if any for unforeseen event (including but not limited to epidemic, pandemic (as declared by the World Health Organization) lockdown, acts of God; fire; explosion; any law, order, or regulation of the Republic of India or other national, state or local government or any civil or military authority; or by national emergencies, wars or strikes, damage to UNI or of its agents, absence of the usual means of communication or all types of transportation, etc., beyond the control of UNI prevents it from performing its obligations.

Review and Revision

This policy will be reviewed annually and in the interim, in the event of any revision / amendment recommended by the board. Also, this policy can be amended as and when there are any changes that need to be made by the UNI with respect to handling customer complaints / grievances. Changes include introduction of a new grievance redressal channel or any recommendation / suggestion by the partners, associates and/or regulators.