

PARTICIPANT GRIEVANCE REDRESSAL MECHANISM

Whilst all efforts are taken by Bridge Fintech Solutions Private Limited (“**Company**”) to give the borrower and lender (collectively referred to as “**Participants**”) the best services to avoid any grievances, the Participants are intimated that they can record their grievances, if any, in writing or verbally.

The Participant can approach any of the below mentioned service touch points to register any complaint/grievance:

- Phone

The Participant can call our dedicated helpline number 9341 300 300 between 10:00 a.m. to 6:00 p.m. on Mondays to Saturdays, except public holidays.

- Email

Participants can write to us at email ID support@finzy.com for complaints related to the Company.

- Letter

Participants can write to us at:

Chief Nodal Officer,

Bridge Fintech Solutions Private Limited

1st Floor, BMTC Complex, Kuvempu

Nagar, Stage 2, BTM Layout,

Bengaluru, Karnataka, 560068

Important conditions for addressing grievances

All complaints or grievances addressed to the Company shall have to comply with the following conditions:

- All complaints received by email shall be sent from the registered e-mail id of the Participant, as available on the Company’s records.
- The Participant should mention his PAN and registered mobile number, in the complaint.
- The complaint/grievance shall indicate the Loan No. where the complaint/grievance is in relation to any specific transaction carried out on the Finzy platform
- Any anonymous complaints shall not be entertained.

Resolution of Grievances

- Any complaint through email/letters shall be acknowledged promptly after receipt and a complaint reference number shall be issued.

- In case of receipt of grievance/complaints on phone, the Participant is issued a complaint reference number immediately on the same call.
- The Grievance Redressal Officer (whose details are set out below and on the website) shall promptly and no later than 10 (ten) days from the date of receipt of the grievance/complaint, take steps to resolve the grievance/complaint.

Escalation Matrix

- Primary Level
 - If the Participant is not satisfied with the resolution received from above channels, or if the Participant does not hear from us in 14 (fourteen) business days, the Participant can write to the Chief Nodal Officer at grievances@finzy.com or contact the Nodal Officer on 9513330562
 - Participants are required to quote the complaint reference number provided to them in their earlier transaction, along with their loan account number to help us understand and address their concerns.
 - An assurance is given to the Participant that he would receive a response within 14 (fourteen) business days and due efforts will be taken to resolve the complaint well before that.
 - If no further communication is received from the Participant upon receiving a response from us regarding their complaint/grievance, within the next 15 (fifteen) days, the complaint/ grievance shall be treated as satisfied.
- Secondary Level

If the Participant is not satisfied with the resolution received or if the Participant does not hear from us in 30 (thirty) days, then he may escalate his grievance to the regulator at the below address:

Consumer Education and Protection Department
Attn: Chief General Manager
Reserve Bank of India
1st Floor, Amar Building
Sir P.M. Road,
Mumbai - 400001.