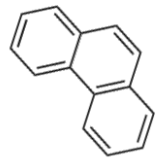




GRIEVANCE REDRESSAL POLICY (Card holders)

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Prepared by	Business Operations Team
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GRIEVANCE REDRESSAL POLICY (Card holders)

Introduction

With an objective of delivering exceptional customer experience and with a vision of being the most preferred employee benefits service provider in India, Edenred (India) Private Limited ("**Edenred India**") wishes to provide timely, fair and customer-centric grievance management arrangements to all its customers.

Therefore, Edenred India has established the following Customer (Card user) Grievance Redressal Policy for an efficient customer complaints/grievances redressal, basis the applicable regulations / guidelines / directions issued by Reserve Bank of India:

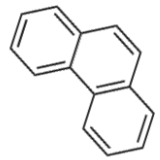
(Here the Customer means the employee / user of the card provided by Edenred)

Edenred India shall ensure that all grievances received from the customers (card user) should be:

1. Addressed in a professional, compliant and timely manner.
2. Provide access to complaints redressal policy and procedures.
3. Provide timely Resolutions
4. Maintain confidentiality of customer information
5. Compliance adhering to regulatory and statutory requirements
6. Improving processes by taking inputs from customers and other stake holders.
7. Provide a unique reference number for every complaint raised with Edenred India.

The objective of the Customer Grievance Redressal Policy aims at addressing grievances in a timely manner with accountability and resolution oriented approach for all User complaints received at Edenred India's User Assist Team.





What is a complaint?

Complaint

A **complaint** may be defined as "An expression of dissatisfaction or resentment raised by a customer (card user) with Edenred, pertaining to a service or the card usage"

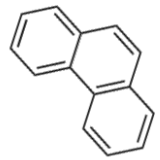
Complaints can be logged via the following channels:

- **Edenred User Assist - (Card Holders Only)**
 - o Telephone: 1860 – 233 -5555 / 022-2545 5555 (Monday to Saturday)
 - o Email – assist-IN@edenred.com

Grievance Redressal link on www.edenred.co.in (only for escalations in case of non-redressal at any of the above channels)

Our Grievance Redressal Policy - 3 Tier Resolution Matrix

ACTIVITY - USER ASSISTANCE	TAT IN WORKING DAYS	Level 1 Escalation	Escalate before	Level 2 Escalation	Escalate before	Level 3 Escalation	Escalate before	Level 4 Escalation	Escalate After
Card Activation	24 working Hours	Team C o-ordinator	12Hrs before TAT breach	Team Leader	6 Hrs before TAT breach	AM - Customer Service	2 Hrs before TAT breach	HOD	1 Hrs after TAT breach
Replacement Card activation	24 working Hours	Team C o-ordinator	12Hrs before TAT breach	Team Leader	6 Hrs before TAT breach	AM - Customer Service	2 Hrs before TAT breach	HOD	1 Hrs after TAT breach
Lost Card Blocking & Replacement	24 Working Hours	Team C o-ordinator	12Hrs before TAT breach	Team Leader	6 Hrs before TAT breach	AM - Customer Service	2 Hrs before TAT breach	HOD	1 Hrs after TAT breach
Expired Card Revalidation	21 Working Days	Team C o-ordinator	12Hrs before TAT breach	Team Leader	6 Hrs before TAT breach	AM - Customer Service	2 Hrs before TAT breach	HOD	1 Hrs after TAT breach
KYC Status Update (Once the Documents are received at HO)	7 Working Days	Team C o-ordinator	12Hrs before TAT breach	Team Leader	6 Hrs before TAT breach	AM - Customer Service	2 Hrs before TAT breach	HOD	1 Hrs after TAT breach
Self-care Portal related queries	24 Working Hours	Team C o-ordinator	12Hrs before TAT breach	Team Leader	6 Hrs before TAT breach	AM - Customer Service	2 Hrs before TAT breach	HOD	1 Hrs after TAT breach
Mobile App related queries	24 Working Hours	Team C o-ordinator	12Hrs before TAT breach	Team Leader	6 Hrs before TAT breach	AM - Customer Service	2 Hrs before TAT breach	HOD	1 Hrs after TAT breach
Complaints	5 Working Days	Team C o-ordinator	2 Days before TAT breach	Team Leader	12 Hrs before TAT breach	AM - Customer Service	6 Hrs before TAT breach	HOD	1 Hrs after TAT breach



Level 1

- If you wish to speak with us, you can reach us on 1860-233-5555 / 022- 2545 5555.
- Our User Assist team will be available for assistance from 09:00 am to 8pm (Monday to Saturday).
- If you wish to write to us, you can email us at assist-IN@edenred.com

Level 2

If the resolution provided at Level 1 does not meet your expectation, you can approach our Grievance Redressal Officer on alan.nair@edenred.com .

Level 3

If the resolution provided at Level 2 does not meet your expectation, you can approach our Principal Nodal Officer. Contact details of the Principal Nodal Officer are available on our website.

TAT (Turnaround Time)

Grievances shall be resolved in a proper and time bound manner with detailed advice to the customer. We normally take up to 48 working hrs to respond to you and aim to address your grievances within 5 working days.

In case your grievance is not addressed within **5 working** days you can highlight it to Principal Nodal Officer for a resolution.

Monitoring & Escalation

All complaints received via email and telephone calls are captured into our Customer Relations Management tool like Manage Engine and Avaya. We ensure that all complaints received are recorded and resolved. Edenred India ensures effective monitoring and escalation mechanism to ensure that none of the grievances are addressed inefficiently or in delayed manner.

Complaints / Grievance Management

Our support teams are trained and empowered in dealing with customer complaints efficiently and handling customer grievances in a timely, compliant and efficient manner.

Complaints monitoring mechanism

All complaints / grievances received at our customer support centres via telephone calls, emails or any other sources may be recorded for internal training and quality monitoring processes. Every complaint received at Edenred India's User Assist team will be documented and undergoes quality monitoring processes.

A detailed complaints summary is shared with the Head of Operations with the following on a monthly basis.

1. Category wise type / nature of complaints
2. TAT (Turnaround Time) fulfillment
3. Key Complaints / Grievances

