

GRIEVANCE REDRESSAL POLICY

OF

AMICA FINANCE PRIVATE LIMITED

AMICA FINANCE PRIVATE LIMITED

CIN: U65990MH2019PTC335289

Address: 32, Viraj, Plot No. 124, Above HDFC Bank, S V Road, Khar West Mumbai -400052 IN

Telephone Number: 022-68619000

Email: compliance@jupiter.credit -

Grievance Redressal Policy

Introduction

Amica Finance Private Limited (“**Company**”) believes that providing excellent customer service on a regular and consistent basis is very important for the organization’s sustained growth. Complaint handling is an important activity of any customer facing organization. Despite care in services, negative customer experiences inevitably do occur and must be handled correctly.

At the same time, we believe that quick and effective handling of complaints as well as prompt corrective & preventive actions to improve product features and processes are essential to provide excellent customer service to all segments of customers.

Objective

Customer complaints constitute an important voice of customer, and the Company has framed this Grievance Redressal Policy (“**Policy**”) to lay down the framework for minimizing and resolving instances of customer grievances through proper redressal mechanism.

The Policy fulfills the following principles:

- i. All initiatives and strategies developed by the Company are made with the customer as the prime focus.
- ii. All customers are treated fairly and in an unbiased manner/ without bias at all times.
- iii. Complaints raised by customers shall be dealt with courtesy and resolved in a timely manner.
- iv. All employees at the Company must work in good faith and without prejudice to the interests of the customers.
- v. Customers shall be informed of avenues to escalate their complaints within the organization, and their rights in cases when their complaints are not resolved in a timely manner or when they are not satisfied with the resolution of their complaints.
- vi. To comply with the regulatory guidelines as required for this function.

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Redressal Procedure

Customers shall have the option to lodge a complaint on phone, in writing or through electronic means, as mentioned below, if he/she is not satisfied with the resolution provided through various channels, the customer can escalate the issue as per the Escalation Matrix mentioned in the Policy.

Customer Service Department
Amica Finance Private Limited
Address: 3rd floor, Viraj Buildings, SV Road, Khar West,
Mumbai 400052, Maharashtra, India
Email: contactus@jupiter.credit

The Customer Service Department is committed to resolve your queries/issues within 10 (ten) working days from the receipt of the complaint.

On receipt of a complaint call, letter or mail, the Company shall send a reply to the sender within 2 working days acknowledging his/her complaint with a unique complaint reference number.

Further, whenever any complaint is received in the form of a hardcopy i.e. through any letter etc, the same is recorded in a register. In all such cases, our representative calls/contacts the customer at the earliest to find out the exact nature of his/her complaint.

In relation to all complaints received through regulators, we record all such complaints in a complaint register. After receiving and recording such complaints our representatives contact clients and also find out the facts of the complaint to resolve them on an urgent basis.

Customers shall ensure that they quote their application no. / sanction no. / loan account no./complaint reference no. in every correspondence with the Company regarding their complaint. Anonymous complaints will not be addressed in terms of this Policy.

Escalation Matrix

Customers who are not satisfied with the resolution provided by the customer service team shall escalate the matter through email or letter mentioning the level of escalation i.e. Level 1 or Level 2.

Level 2 will only be escalated in case of non-satisfactory resolution received from Grievance Redressal Officer. Below is the information on Escalation Matrix.

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Level 1:

Ashish Bhalla

Grievance Redressal Officer (GRO)

Amica Finance Private Limited

Address: 3rd floor, Viraj Buildings, SV Road, Khar West,
Mumbai 400052, Maharashtra, India

Email: grievance@jupiter.credit

The Grievance Redressal Officer shall endeavor to resolve the grievance within a period of 14 (fourteen) days from the date of receipt of grievance.

Level 2:

If the customer does not receive a response from Grievance Redressal Officer within 14 (fourteen) days of making a representation, or if the customer is not satisfied with the resolution provided by Grievance Redressal Officer, customer may reach the Nodal Officer. Details of Nodal Officer are mentioned below.

Piyush Kabra

Nodal Officer

Amica Finance Private Limited

Address: 3rd floor, Viraj Buildings, SV Road, Khar West,
Mumbai 400052, Maharashtra, India

Email: compliance@jupiter.credit

The Nodal Officer shall endeavor to resolve the grievance within a period of 14 (fourteen) days from the date of receipt of escalation.

Level 3:

If the complaint / dispute is not redressed by the Company within a period of one month, you may appeal to the Officer-in-Charge of the Regional Office of Department of Non-Banking supervision of RBI- Mumbai, the details of whom are as under:

C/o Reserve Bank of India RBI

Byculla Office Building

Opp. Mumbai Central Railway Station

Byculla, Mumbai-400 008

STD Code: 022 Telephone No : 2300 1280

Fax No : 23022024

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This Policy along with salient features of the Ombudsman Scheme, will be uploaded on our website upon receipt of the Certificate of Registration from RBI. A copy of the said scheme is available on the website of the Reserve Bank of India at www.rbi.org.in and also with our Nodal Officer.

Lending Partner Grievance Redressal Policy

We work with multiple Lending partners, and below is their details:

Kisetsu Saison Finance (India) Private Limited

Name: Mr. Emaad Khan(GRO)

Email : grievance@creditsaison-in.com

Contact Number : 9962003070

Address : IndiQube Lexington Tower First Floor, Tavarekere Main Road, Tavarekere, SG Palya, Bengaluru, Karnataka

Website:<https://regulatory.creditsaison.in/grievance-redressal-policy>

<https://creditsaison.in/partnercontact>

Lending Service Provider's Grievance Redressal Policy

Bitrocket Labs Private Limited

Name: Aditi Arora (GRO)

Email id: gro@bitrocket.one

Address: B Block, Bhive workspace, AKR Tech Park Garvebhavipalya Bengaluru, Karnataka-560068

GRO Policy: <https://cheqfin.one/grievance-redressal-policy>

Website: <https://cheqfin.one/>

Privacy Policy: <https://cheqfin.one/privacy-policy>

Finsall Resources Private Limited

Name: Mr. Tim Mathews

Email id: compliance@finsall.com

Contact No: 18005705797

Address: 171, Third Floor, #379, 5th Main Road, Sector 6, HSR Layout, Bengaluru, Karnataka - 560102

GRO Policy: [Finsall](#)

Policy Revision

This Policy is subject to revision based on the guidelines issued from time to time. A periodical review of the Policy and the functioning of the grievances redressal mechanism at various levels of management would be undertaken by the Company. The Board of the Company shall have power to effect any changes, amendments or modifications, if any, in the Policy at periodic intervals.

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