

Grievance Redressal Mechanism

The company has initiated appropriate procedures under the purview of this policy to address the grievance of customers. Various channels, such as email, call center, etc. shall be available to customers who wish to register their complaints with the company.

In case the complaint is not resolved to the satisfaction of the customer, the customer can contact the company's Grievance Redressal Officer for the further escalation. The name and contact number of the Grievance Redressal Officer will be posted on company's website.

The company will maintain a register containing the details of the complaints received which includes name of the complainant, nature of the complaint, details of the policy issued/solicited and action taken thereon. Such register will be reviewed by the Grievance Redressal Officer on regular basis and update the Board periodically.

a. Grievance Touch Points

- Contact us on numbers published on our website (www.axisfinance.in)
Toll Free: 1800 419 0094. (Monday to Saturday, 9.30 AM to 6.00 PM).
E-mail us at customer.support@axisfinance.in & grievance@axisfinance.in
- Visit Axis Finance Ltd. website to submit complaint feedback form:
<https://www.axisfinance.in/Customer-Services/customer-complaints-and-feedback>
- Customer can log in to Customer portal (www.axisfinance.in)
- Visit our Company and submit your complaints/grievance at any of our branches. (Working hours from 09:30 A.M to 6:00 P.M. Monday to Saturday (Except 1st & 2nd Saturday of the month))
- Acknowledgment is provided for every grievance logged in the system.

b. Grievance TAT

The company will take adequate steps for redressal of grievances of its customer within 14 days of the receipt of such complaints, including acknowledging the complaint and communicating the customers on the complaint redressal process and the Turnaround time (TAT) for resolution of the complaint by coordinating with the respective insurer and based on the turnaround time informed by such insurer. The Company shall abide by its duty to service its customer/ policy holders during the entire period of the insurer contract.

1. Escalation Matrix

1st Level – Customer Care

- In case of any grievance customer can email us on **customer.support@axisfinance.in** or
- **Contact us on toll free number 1800 419 0094 between 9.30 am to 6.00 pm Monday to Saturday or**
- Customer can place a grievance request by logging into customer portal on **www.axisfinance.in**

2nd Level – Grievance Redressal Officer

1. If the resolution received by the customer does not meet the expectation or has not received any response from within 2 days from the date of raising the complaint, he/she can escalate the complaint to the Grievance redressal officer:

Tel no: 91-22-62260000 Extn: 1049 between 9.30 am to 6.00 pm Monday to Friday

Email id is: **grievance@axisfinance.in**

2. **If the resolution received by the customer does not meet the expectation or has not received any response within 7 days from the date of raising the complaint, he/she can escalate the complaint to the Nodal officer:**

Tel no: 91 62260000 Extn : 1248 between 9.30 am to 6.00 pm Monday to Friday

Email id: axisfinance.nodalofficer@axisfinance.in

3rd Level – Insurance Company

- If the customer's complaint remains unresolved, then he/she can write to the concerned Insurer by obtaining the contact details from the website. The Insurer & Corporate Agent will mutually co-ordinate for end-to-end closure of complaints raised and resolve with fair resolution to the Policy Holder within the above 14 days. The Complaint register will be maintained by the Principal Officer and will be made available to IRDAI as and when demanded.

4th Level – Insurance Regulatory

- In-case customer's complaint remains unresolved by the Insurer/the Company, at any point of time he/she can
 - Escalate the complaint online through IGMS by logging into <https://igms.irda.gov.in>
 - Call: Toll Free Number 155255 or 1800 4254 732
 - Email to complaints@irdai.gov.in
 - Write to Insurance Regulatory and Development Authority of India, Sy No. 115/1, 4th floor, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500 032

5th Level – Insurance Ombudsman

- If the customer's complaint remains unresolved after one month of complaint, then he/she may be guided to the Insurance Ombudsman.
- The Company further submits that the details of Grievance Redressal Officer are promptly published on the Company's website. Additionally, the Company also has a Board approved GRO policy as required under the RBI regulations governing financing activities undertaken by NBFC-ICC.