

POLICY	Grievance Redressal Policy
REFERENCE NUMBER	VERSION 2
APPLICABILITY	Enterprise wide-applicable

OBJECTIVE :-

The Policy Aims To Minimize The Instances Of Customer Complaints Through Proper Service Delivery And Review Mechanism And To Ensure Prompt Redressal Of Customer Grievances.

APPLICABILITY :-

This Policy Is Applicable To Customers Who Have Been Reached Out By Us On Behalf Of Our Financial Institution Partners.

PRINCIPLES OF GRIEVANCE REDRESSAL POLICY :-

Transparency:-

The Customer Shall Be Provided With Information Regarding The Channels They Can Access To Reach Out To Resolve Their Issues. In Addition, The Turn-Around-Time For Issues To Be Redressed, Including Investigation And Resolution Shall Be Communicated Transparently.

Fairness:

Our approach towards grievance redressal is of fairness to the customer and fairness to the parties involved. It also promotes good and fair collection practices by setting better standards in all dealings with the customer.

Escalation:

Information on the process of escalation of complaints to the next level, in case the customer is not satisfied with the resolution provided by the current level as defined.

Customer Education:

It will be our endeavour to make continuous efforts to educate customers to enable them to make informed decisions and develop understanding related to collection practices as well as inform them the fair code of conduct.

POLICY COMPONENTS

Complaint Definition

A Complaint Is A Communication Received By Us Through Any Means (Oral/Written/Mail/E- Mail) Which Expresses Dissatisfaction About Any Aspect Of Our Services, Employee Behaviour/Attitude, Processes Etc

- Excessive Follow-Up For Collections.
- Improper Behaviour Of Recovery Agents.
- Fraud Attempted / Done By A Third Party And Such Other Collections Related Complaints.
- Alleged Harassment, Misbehaviour /Use of Rude language, etc.
- Breach of Fair Practice Code.

Complaint registration

The customer can raise their concerns pertaining to services offer by us via sending us an email on ops@oto.global or to the financial institution from which customer has taken any loan/credit card. If your complaint has been received in writing, we will make sure to send you an acknowledgement/ a response within a week through letter/mail.

Review & Monitoring

All complaints shall be monitored at appropriate levels and marked as closed only after resolution of the issue raised. We will ensure to monitor and review all the complaints at regular intervals. Important feedback is shared with the respective stakeholders for corrective actions to be taken on.

Resolution :

1. Team Managers/Leads shall monitor the resolution of complaints received through all channels and ensure redressal at the initial stage to avoid further escalation.
2. The timeframe for resolution of complaint shall be communicated to the customers and in case, additional time is required for redressing the grievance, an interim response shall be sent to the customers.
3. We shall ensure that appropriate efforts are made to resolve the escalated complaints within the timelines allotted for that type of complaint. In case of inability to resolve the complaint within the time, appropriate reasons shall be documented for such delay in resolving the complaints.
4. A dedicated team member shall review the classification and allocation of complaints to respective departments and check whether the resolution is complete and correct.

Timelines : Suitable timelines of ten (10) working days have been set for every complaint depending upon the investigations which would be involved in resolving the same.

Escalations:

Level 1: A customer can escalate the matter to biz@oto.global in Case He/She Is Not Satisfied With The Response From The Helpdesk Team. Depending On The Query/Dispute/Grievance, a Written Reply/Resolution Will Be Sent To The Customer With In 10 Business Days At His/Her Registered E-mail Id With The Company Level

2: A Customer Not Satisfied With The Response at Level 1, can Further Escalate The Matter/Query/ Complaint To The Below:

Nodal Officer : Shivshankar Roy

compliance@oto.global

+91 9205095131

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