

Spice Pay - Customer Grievance Redressal Framework

(This will be displayed in a separate page on Spice pay web and hyperlink in app)

Spice Pay, a PPI issued by Spice Money Ltd has well-defined procedures and internal TATs for the grievance redressal and query resolution, and an escalation matrix in case the grievances are not addressed in a timely manner. To ensure adequate transparency, the channel, escalation matrix and define TAT is detailed below:

Level I

Grievance Type	Channel
Transactions effecting debit/credit to PPI balance	Click on “Having Issues”/ “Dispute” section in Spice Pay app
Customer can also email their queries, suggestions, feedback or complaints	Mail us on ppicare@spicemoney.com
Customer can report any unauthorized activity/transaction by blocking your PPI account	Mail us on fraudalert@spicemoney.com or Raise ticket on this URL : www.spicemoney.com/customer-grievance.php#unauthorizedtxn (link is also available on website/app)

Each customer will be allotted a Unique Ticket Number (UTN) which will be used to identify the customer, retrieve all history pertaining to the complaint, and help in faster resolution of the grievance.

Resolution Time/Turn-Around Time (TAT)

- Spice Pay’s internal resolution time – 7 days from the date when ticket is generated
- Resolution time does not include time taken by the customer to provide required information/documentation
- If any case/transaction is related to third party or outside entity, then the TAT will be dependent on the respective banks/network providers/regulator/etc. Resolution time will include this TAT along with Spice Pay’s internal resolution time
- Spice Pay will make all efforts to resolve the complaint in a timely manner but in case of any inadvertent situation where additional time is needed, Spice Pay will inform the customer the reasons for the delay and provide expected timelines for resolution of the issue.

Level 2: Grievance Officer

We aim to resolve all complaints at the first point of contact. In case customer doesn't get a satisfactory resolution to their query/complaint at Level 1 they can get in touch with the Grievance Officer with ticket number and details of grievance.

Email id : gagan.kukreja@spicemoney.com

Working Hours: 9:30 AM to 6:30 PM (Except National holidays)

Postal address: Spice Money Limited, Global Knowledge Park, 19A & 19B, Sector 125, NOIDA 201301, Uttar Pradesh

Resolution Time/Turn-Around Time (TAT)

- Spice Pay's internal resolution time – 10 days from the Date of Receipt of grievance at Grievance Officer
- Resolution time does not include time taken by the customer to provide required information/documentation
- If any case/transaction is related to third party or outside entity, then the TAT will be dependent on the respective banks/network providers/regulator/etc. Resolution time will include this TAT along with Spice Pay's internal resolution time
- Spice Pay will make all efforts to resolve the complaint in a timely manner but in case of any inadvertent situation where additional time is needed, Spice Pay will inform the customer the reasons for the delay and provide expected timelines for resolution of the issue.

Level 3, Nodal Officer

In case customer complaint remains unresolved, within 10 days of registering the complaint then customer can approach the Nodal Office of Axis Bank along with the ticket number shared by Spice Money.

Email: grievances@spicemoney.com

Kind Attention: Mr Amit Sharma

Working Hours: 9:30 AM to 6:30 PM (Except National holidays)

Postal address: Spice Money Limited, Global Knowledge Park, 19A & 19B, Sector 125, NOIDA 201301, Uttar Pradesh

Resolution Time/Turn-Around Time (TAT)

- Spice Pay's internal resolution time – 15 working days from the Date of Receipt of grievance at Nodal Officer
- Resolution time does not include time taken by the customer to provide required information/documentation
- If any case/transaction is related to third party or outside entity, then the TAT will be dependent on the respective banks/network providers/regulator/etc. Resolution time will include this TAT along with Spice Pay's internal resolution time
- Spice Pay will make all efforts to resolve the complaint in a timely manner but in case of any inadvertent situation where additional time is needed, Spice Pay will inform the customer the reasons for the delay and provide expected timelines for resolution of the issue.

Final Redressal and Closure of Grievance

Final Redressal and Closure of Grievance:

1. Where the complainant has communicated his acceptance of the company's decision on redressal of grievance communicated by grievance redressal; or
2. Where the complainant has not communicated his acceptance of the company's decision, within 7 days from the date of communication of decision by Level 1 or Level 2 or Level 3, as the case may be.

Banking Ombudsman

A hyperlink to **Scheme** (https://rbidocs.rbi.org.in/rdocs/content/pdfs/RBIOS2021_121121.pdf) & **Office** (<https://rbi.org.in/Scripts/AboutUsDisplay.aspx?pg=BankingOmbudsmen.htm>) to be provided.