

Grievance Redressal Policy

At Aye Finance, it is our constant endeavour to provide our customers with the best possible experience. We are committed to meeting our customer expectations always and exceed them as often as we can. While we do everything to provide our customers with a frictionless service at every step of their journey with us, we understand that sometimes things do not go the way they are planned.

The intent of this policy is to:

Ensure that all customers are treated fairly

All concerns raised by customers are dealt with promptly and with courtesy

Customers are made aware of their rights to opt for alternative remedies if they are not fully satisfied with our response or resolution to their complaint

Should you face any issue with our service, please follow the steps given below and we will set things right at the earliest:

Step 1: If you are reaching out to us for the first time

Telephone: You can call us on +91 84485 86881 from 9am to 6.30pm on all working days (Mon to Fri) to register your complaint

Or

Email: You can email us at: customer.care@ayefin.com

Or

Letter: You could write to us at:

Customer Service Department,

Plot No. 52, 4th Floor,

Sector 44, Gurugram,

Haryana - 122003.

We will resolve your concern within 10 working days from the date of receiving your communication.

Step 2:

If you do not receive a response within 10 working days from the date of receiving your communication or if you are not satisfied with the response received, you can escalate your concern to us at customer.complaint@ayefin.com

**Please mention your Reference ID in your email, which is indicated in the subject line of the response in Step 1. You will receive a resolution within 7 working days from the date of our receiving your communication.*

Step 3:

If you do not receive a response within 7 working days from the date we receive your communication at Step 2 or if you are not satisfied with the response received, you may write to our Grievance Redressal Officer/ Nodal Officer, Mr. Mayank Mathur at ombudsman@ayefin.com or through a written complaint to be sent to:

Mr Mayank Mathur,
 Unitech Commercial Tower 2, 7th Floor,
 Arya Samaj Road, Block B, Greenwood City,
 Sector 45, Gurugram,
 Haryana - 122003.

**Please mention your Reference ID in your email, which is indicated in the subject line of the resolution received. You will receive a response within 3 working days of our receiving your communication.*

Step 4:

If you have not heard from us for a month or if you are not satisfied with the resolution provided by any of the above channels, you may approach the NBFC Ombudsman appointed by the Reserve Bank of India to redress customer complaints. For complete details on the Ombudsman Scheme and Ombudsman contact, please refer to the following link on the RBI website: <https://rbidocs.rbi.org.in/rdocs/Content/PDFs/NBFC23022018.pdf>.

S.No.	Centre	Address of the Office of NBFC Ombudsman	Area of Operation
1	Chennai	C/o Reserve Bank of India Fort Glacis, Chennai 600 001 STD Code: 044 Telephone No: 25395964 Fax No: 25395488 Email: cms.nbfcochennai@rbi.org.in	Tamil Nadu, Andaman and Nicobar Islands, Karnataka, Andhra Pradesh, Telangana, Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry
2	Mumbai	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 Email: cms.nbfcomumbai@rbi.org.in	Maharashtra, Goa, Gujarat, Madhya Pradesh, Chhattisgarh, Union Territories of Dadra and Nagar Haveli, Daman and Diu
3	New Delhi	C/o Reserve Bank of India Sansad Marg New Delhi -110001 STD Code: 011 Telephone No: 23724856 Fax No: 23725218-19 Email: cms.nbfconewdelhi@rbi.org.in	Delhi, Uttar Pradesh, Uttarakhand, Haryana, Punjab, Union Territory of Chandigarh Himachal Pradesh, and Rajasthan and State of Jammu and Kashmir
4	Kolkata	C/o Reserve Bank of India 15, Netaji Subhash Road Kolkata-700 001 STD Code: 033 Telephone No: 22310217 Fax No: 22305899 Email: cms.nbfckolkata@rbi.org	West Bengal, Sikkim, Odisha, Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Bihar and Jharkhand