



## **Groww Pay Services Private Limited**

### **Customer Grievance Redressal Mechanism**

Groww Pay Services Private Limited (hereinafter referred to as the Company/ GPSPL) believes that customer service is a vital element for sustained business growth. The Company being an RBI authorized Payment Aggregator has laid down an appropriate Customer Grievance Redressal Mechanism to resolve grievances / complaints / disputes arising during the course of business.

The Company shall endeavor to address all grievances / complaints, in a reasonable time and satisfactory manner.

### **What shall be considered as Complaint/Grievance?**

- Delayed service/service not received from merchant
- Alleged fraudulent transaction
- Multiple debits for the same transaction/ Customer paid for order/service by other payment method
- Merchant agreed to issue refund on service not received or for any other reason

GPSPL will first analyze the concern raised by the customer to classify it as a complaint or grievance.

### **Different mode for raising complaints**

For the ease of customers, GPSPL has provided multiple channels to the customers to raise any complaints/ disputes they have. The Customers can lodge complaints/grievances via either of the following channels

- A. Designated email id for handling customer grievances on which customers can raise their grievances / complaints
- B. Calling Customer care Dedicated Call Center

For transaction based complaints, the customers are required to share the below details for registration of disputes:

- Transaction reference number
- Complainant's registered name
- Complainant's email Id
- Complainant's contact number
- A brief description on the issue



- Copy of supporting document, if any

Any other relevant information as required by the Company for complaint resolution or directed by regulatory or statutory authority, as the case may be

### **Escalation Matrix for grievance redressal**

#### **a. Level 1: Grievance redressal system**

Customers can raise Queries or Complaints, if any, through the Online Dispute Resolution (ODR) mechanism via the link provided below. A ticket number will be assigned to the query or complaint raised by the customer which can be used for tracking the concern raised by the customer through ODR.

<https://support.growwpay.in/>

At this level, the Company will handle/resolve the customer complaint within 10 working days.

#### **b. Level 2: Principal Nodal Officer**

If any such complaint is not addressed to the satisfaction of the customer by a Level-1 officer, the customer shall be given the option to escalate the complaint to the Principal Nodal Officer of the Company.

After examining the matter, the Principal Nodal Officer will handle/resolve the customer complaint within 10 working days of receipt of the complaint/ grievance.

<b>Name of PNO</b>	<b>Email ID</b>	<b>Contact No.</b>
Ms. Ankita Chougule	<a href="mailto:support@growwpay.in">support@growwpay.in</a>	+91 9108800604

Note:

- Customer complaints shall be handled / disposed of promptly and within a period of one month from the date of receipt. If it is determined that a case will need additional time, the Company will promptly inform the customer regarding the requirement for additional time along with an anticipated timeline for providing redressal.

### **RBI Integrated Ombudsman scheme, 2021**

If a customer is not satisfied with the resolution provided through various channels or if the complaint/dispute is unresolved up to a period not redressed within a period of one month, the customer may appeal to the RBI Ombudsman under the RBI Integrated Ombudsman Scheme, 2021.

Complaint can also be filed online on <https://cms.rbi.org.in> or can be filed through the dedicated e-mail or sent in physical mode to the 'Centralized Receipt and Processing Centre' set up at Reserve Bank of



India, 4th Floor, Sector 17, Chandigarh - 160017 in the [format](#). Additionally, a Contact Centre with a toll-free number – 14448 (9:30 am to 5:15 pm) .

Link of Online Dispute Resolution portal for raising grievance/ complaints by the customers:  
<https://support.growwpay.in/>