



CLIENT GRIEVANCE REDRESSAL POLICY(CLIENT)

Objective:

As a responsible organization, Spocto Solutions Private Limited (“Company”/ “Spocto”) has framed the grievance redressal Policy to lay down the framework for minimizing and resolving instances of customer grievances through proper redressal mechanism.

The Company’s Grievance Redressal Policy fulfils the following principles:

- Customers shall be treated fairly at all times.
- Complaints raised by customers shall be dealt with courtesy and resolved in a timely manner.
- All complaints will be dealt with efficiency and equitably.
- Company would work in good faith and without prejudice to the interests of the customers.

Scope:

In order to make the Company’s redressal mechanism more meaningful and effective, a structured mechanism has been built covering all the services and various products provided by Spocto, its Subsidiaries, Business Partners, and Associates, including Business Correspondents or any other outsourced services, to provide prompt and time redressal to the customers grievance.

Grievance Redressal Mechanism:

In case of any grievance, customers can intimate and record their complaints/ grievances for a resolution via:

- E-mail or Letter to grievanceredressal@Spocto.com or escalate to mail IDs mentioned below.



- Send a formal written complaint to the below mentioned address:

Spocto Solutions Private Limited
Unit NO.2, & 3, 6th Floor, Techniplex I, Techniplex
Complex opp Veer Savarkar Flyover, Goregaon Mumbai,
Mumbai City , Mumbai, Maharashtra 400062, India.

Escalation Matrix:

In order to effectively understand and address customer grievances, the Company shall open multiple channels of communication and a four-tier escalation matrix for resolution of grievance.

Level	Name	Email	Escalation TAT
Level 1	Umar Asad Khan	grievanceredressal@spocto.com	Within 24 business hours
Level 2	Kirty Jha	kirty.jha@spocto.com	Beyond 24 business hours
Level 3	Tushar Verma	tushar.verma@go-yubi.com	Beyond 2 business days from the date of receipt of grievance escalation.
Level 4	Compliance Team	compliance@go-yubi.com	Beyond 5 business days from the date of receipt of grievance escalation.

Resolution Time:

Spocto shall strive to resolve all customer grievances at the earliest, with the timelines indicated below being the maximum time for resolution.

1. General complaints: 24 Business Hours ;
2. Outsourced Activity: 21 days;
3. Fraud cases, legal cases and cases which need retrieval of documents and records > 3 months old: 30 working days;
4. Cases involving third party: 30 working days;
5. Data Privacy cases: 30 working days.

Revision, Amendments and Review:

This Policy will be subject to an annual internal review, or as and when required, by the Directors (“Administrator of the policy”). The administrator shall amend/ modify the terms and conditions of the policy including but not limited to scope, escalation level, etc.

Note: A Grievance will be treated as redressed or closed:

- where the complainant has communicated his acceptance of the company’s decision on redressal of grievance communicated to her/him; or
- 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 or Level 4, as the case may be