

# Consumer Grievance Redressal Policy

## 1. PURPOSE

The prime purpose of this Consumer Grievance Redressal Policy the (Consumer Grievance Redressal Policy) of CRIF High Mark Credit Information Services Private Limited (CRIF High Mark) is to provide the following to strengthen consumer confidence:

- To provide effective and timely resolution of consumer grievances or dispute if any from time to time.
- To provide a speedy and consumer friendly processes.
- To enhance quality of CRIF High Mark service delivery.
- To meet consumer satisfaction.

## 2. GATEWAY FOR REGISTERING GRIEVANCE/S

A person/entity can approach CRIF High Mark to register a complaint through

- **CRIF High Mark's Consumer Redressal Portal**
- **Mumbai Office No.: +91-22-71712900**
- **Mumbai Office Address: 3B- 01, 02, 03, 3<sup>rd</sup> Floor, Phoenix Paragon Plaza, L.B.S. Marg, Kurla (W), Mumbai- 400070.**

## 3. CLASSIFICATION OF GRIEVANCE/S

- All consumer interactions will be broadly classified as — Request, or Complaint/Grievance. All interactions will be further classified based on the nature of the interaction.
- Request for correction of a discrepancy in Credit Information Report is classified as 'Request'
- Where a Person has a dispute with the credit report or is dissatisfied with the quality of response is classified as a "Complaint" or "Grievance".
- Feedback will be asked for Complaint and Grievances raised cases only.

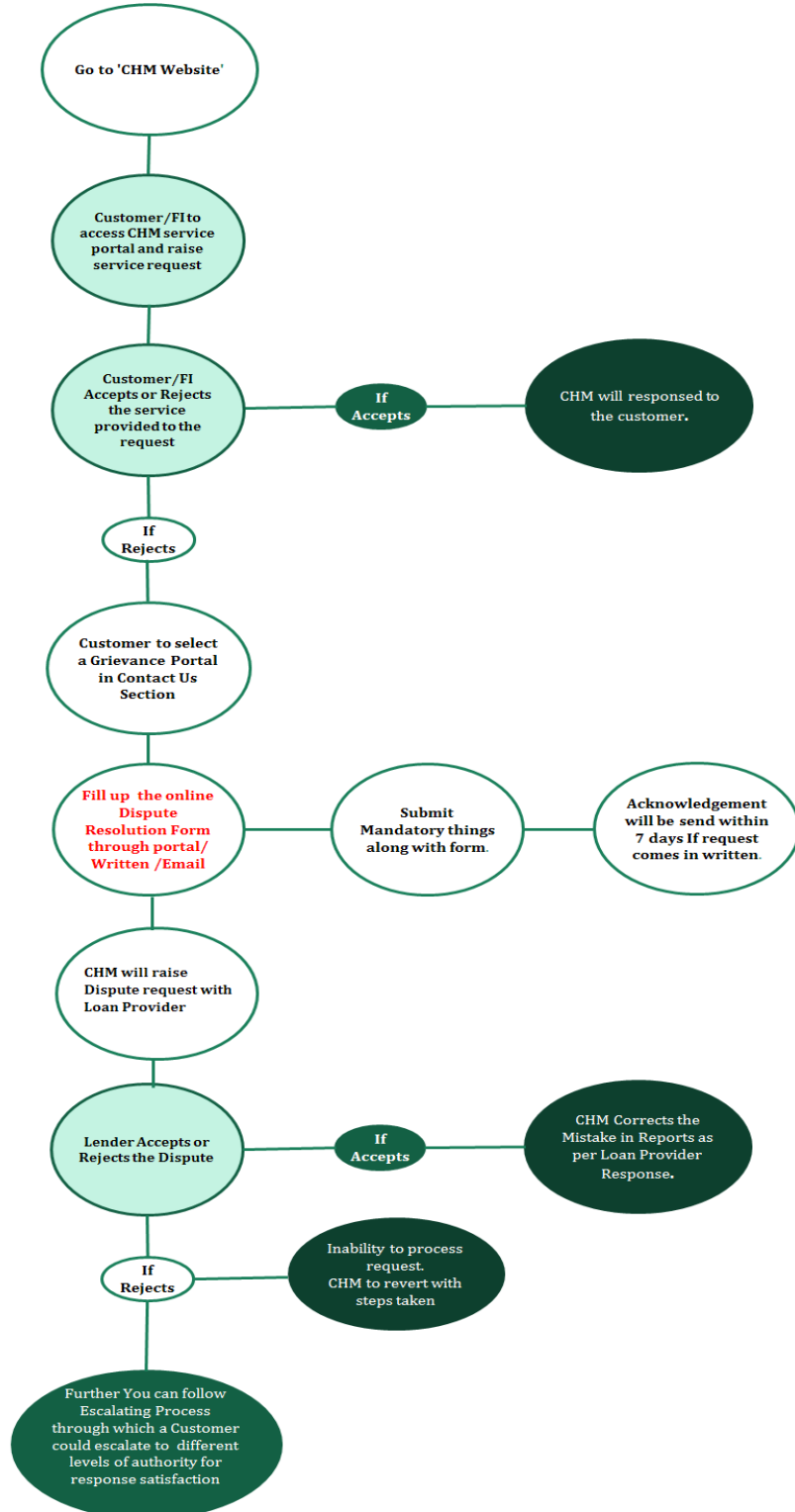
#### **4. PROCEDURE FOR GRIEVANCE REDRESSAL**

## PROCEDURE FLOWCHART

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### How To Raise An On-Line Disputes For Any Data Inaccuracy/Discrepancy / Mistake In Your Report.



## 5. DISCLAIMERS AND EXCLUSIONS:

- This document is applicable only for Direct to Consumer Products and Services of CRIF High Mark.
- CRIF High Mark shall reserves the right to review & revise its policies and processes without intimation
- The process defined in this document is indicative only and not descriptive in nature. CRIF high Mark reserves the right to alter and / or delete any steps or clause/s or change this document in entirety through a review, without prior intimation.
- This Consumer Grievance Redressal Policy shall be reviewed annually or as the case may be from time to time for the purpose of accommodating any situation which arises in future.
- Any dispute arising from services rendered by CRIF High Mark is subject to the exclusive jurisdiction of the courts in Mumbai only.