

Consumer Grievance Resolution Policy

1. PURPOSE

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

- Effective and timely resolution of consumer grievances or dispute, if any, from time to time
- Speedy and consumer friendly processes
- Enhanced quality of CRIF High Mark service delivery
- Improved consumer satisfaction

2. GATEWAY FOR REGISTERING GRIEVANCE/S

A person/entity can approach CRIF High Mark to register a dispute through CRIF High Mark's Consumer Redressal Portal -

- For Individual Consumers: email id - crifcare@crifhighmark.com, or contact number - 02067157709/02067157742
- For Credit Institutions: email id - customerservice@crifhighmark.com, or contact number - 02067157888
- Pune Office Address: Axis Centra, Survey No. 62/1/4, Baner, Pune – 411045.

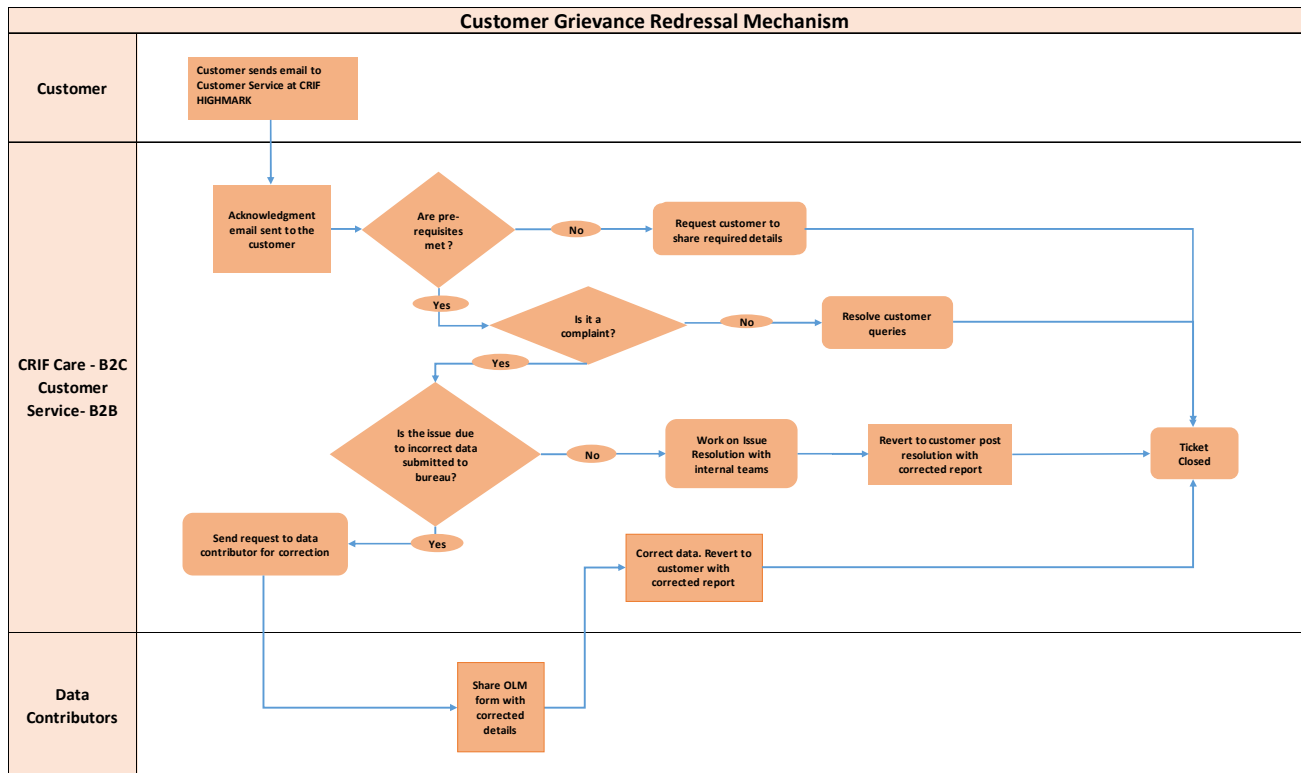
3. CLASSIFICATION OF GRIEVANCE/S

- All initial consumer interactions will be considered as a request.
- All requests will be further classified as Queries, or Complaints/Dispute based on root cause analysis done by CRIF High Mark personnel.
- Requests for information, clarification or assistance shall be classified as Queries.
- Requests which raise concerns on the CRIF Credit Information Report and contain actual error would be classified as Complaint/Dispute.
- Feedback may be asked only for Complaints/ Grievances raised.

4. PROCEDURE FOR GRIEVANCE REDRESSAL

CRIF teams will follow the below steps for addressing customer grievances -

- All requests will be acknowledged with an email
- Any requests without pre-requisites will be treated as closed after requesting customer for required details and will be considered as a new request once necessary pre-requisite are provided
- Resolution of queries or clarifications will be provided on emails with the customer on email
- If any complaint involves incorrect data submitted by contributors, CRIF Highmark team will initiate request for data correction to the concerned data contributors
- CRIF Highmark team will update data only if the request for correction is received through the specified per data correction (OLM) format
- Post rectification of data, report or any other product, CRIF Highmark team will share updated report to customer before closing the request



5. DISCLAIMERS AND EXCLUSIONS:

- This document is applicable for all credit information services encompassing all credit information reports and credit scores provided by CRIF High Mark.
- CRIF High Mark reserves the right to revise its policies and procedures as deemed necessary.
- 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 its entirety through a review, as deemed necessary.
- The Consumer Grievance Resolution Policy shall be reviewed at least once every year or anytime in between for the purpose of accommodating any circumstances 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.

Change management table:

Version No.	Particulars of change	Date of approval	Approved by
1.1	- Addition in point no 2, changed point no. 3 and modification of sub-point 1 under point 5	12 th April, 2018	Board of Directors
1.2	- Revision in Classification of Requests and change in definition of Complaints and Queries - Contact address for Mumbai office removed - Addition of escalation matrix to policy	15 th January, 2019	Consumer Protection Committee
1.3	- Updated CRIF Care contact details. - Updated contact address for Pune office. - Updated Procedure for Grievance Redressal flow - Updated Augmentation Mechanism	23 rd February, 2021	Head of Bureau Operations

6. ESCALATION PROCESS

- **Augmentation Mechanism –**

If customer does not receive response to his/her complaint within a specified period, CRIF High Mark shall internally escalate the matter. All the timelines are per CICRA guidelines for data related disputes.

Every Complaint of customer will be escalated in a sequential manner following the below steps

Step 1) Grievance to be registered at Level 1 authority

Step 2) First escalation will go to Level 2 authority

Step 3) Second escalation will go to Level 3 authority

Note -

- Augmentation will be internally done by CRIF High Mark only after the complaint resolution is delivered at least once.
- No Complaint will be escalated to a higher authority unless the lower authority reviews it.

Augmentation Level	Responsible Authority
Level 1	Team Lead - Operations
Level 2	Nodal Officer
Level 3	Head of Operations