

Grievance Redressal Policy

Objective & Scope

PayNearby strives to provide best-in-class service delivery and has a dedicated customer care team that operates 24X7 for addressing such complaints. Hence, PayNearby has developed a procedure for promptly attending to customer grievances regarding various issues with its services.

Redressal Matrix

Type	Name & Contact Details	Remarks
Level 1	Customer Care +91 99874 01010	The acknowledgment of the grievance raised will be sent by PayNearby Query resolution team with the ticket number upon receipt of the same Note: Resolution of the complaint may get delayed due to operational or technical reasons. In such a scenario, the customer would be proactively informed of the timelines during which the complaint will be addressed Response / Resolution TAT – Please refer to the product-wise resolution timelines for first-level resolution as enclosed (Click here)
Level 2	Grievance Redressal: grievances@paynearby.in	The Grievance Redressal Team may be reached out in a case where the customer feels that the resolution provided by Level 1 is not satisfactory For any unauthorized/fraudulent transaction reporting, the regulatory authority or customer can skip the previous level and directly send a mail to the Grievance Redressal Team Note: 1. Unresolved ticket number of the 1st level is mandatory. 2. Calls to the Grievance Redressal team shall be attended on (working days) Monday to Friday between 10.30 A.M to 6.30 P.M Response/Resolution TAT – 5 business days
Level 3	Nodal Officer: escalation.nodalofficer@paynearby.in	The customer may also escalate to the Nodal Officer if no timely or satisfactory response is provided in the above-mentioned levels/teams Response/Resolution TAT – 5 business days
Please Note: a. All the customers are requested to adhere to the above-defined hierarchy of escalation matrix. Skipping levels in the redressal matrix may lead to failure in acknowledging and resolving grievances. b. Customers are strictly advised to refrain from reporting disputes on social media platforms for security purposes as it might lead to fraudulent attempts and losses		

**Regulatory Bodies, Law enforcement agencies and Partner Service Providers are requested to reach out directly to the Grievance Officer for speedy redressal.

Loan Product-related services/queries, please contact

Email ID: lending-operations@paynearby.in

Phone: +91 99874 01010