

Nearby Technologies Private Limited

Customer Grievance Redressal Policy

Introduction: This Customer Grievance Redressal Policy formulated by Nearby Technologies Private Limited ("**Company**" or "**PayNearby**") aims at ensuring easy accessibility of the complaint facility by customers, and effective and timely redressal of customer complaints / grievances.

Scope: This Policy applies to all complaints and grievances received from customers, merchants, business correspondents, distributors and other users of the Company's products and services.

1. Escalation Matrix

1.1 Level 1 Escalation: Customer Care Support Team

1. Call our Customer care team at +91 99874 01010. The support line is available on all 7 days from 7:00 AM to 10:00 PM. Upon lodging a complaint, a clear Turnaround Time (TAT) for resolution will be provided to you. In instances where a specific TAT is not explicitly communicated, our customer support aims to resolve the complaint within 10 business days from the date of lodging. This turnaround time will exclude any regulatorily defined TAT, the complaints for which will be processed in the defined / mandated TAT.
2. Customers are encouraged to provide complete details of their grievance, along with any relevant documents. Should a customer encounter difficulty in lodging a complaint, the Company shall provide guidance and support.
3. Upon submission of a complaint, the customer shall receive an acknowledgment and a customer reference number via email within 24 hours of receipt.
4. Resolution of your complaint may get delayed due to operational or technical reasons. In such a scenario, you will be proactively informed of the timelines during which your complaint will be addressed
5. If the complaint remains unresolved or the customer is dissatisfied with the resolution provided, the customer may escalate the matter as described in the subsequent sections.

1.2 Level 2 Escalation: Grievance Redressal

1. We aim to resolve all your concerns and complaints in our Level 1 matrix within the said timelines.
2. In the event, customer concern remains un-resolved or not resolved, Customer can escalate their concern to next level, you need to ensure that you have already exhausted the previous level(s). You are also required to hold a valid ticket number before approaching each level.
3. In the event a customer does not receive a satisfactory response **within 5 business days** of lodging their complaint at Level 1, they may escalate the matter to the Grievance team of the Company.
4. Customer can email at grievances@paynearby.in
5. 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.
6. 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
7. The Grievance team shall issue their final response to the customer **within 5 business days** of complaining about Level 2. This response may include either the resolution or an intimation that the Company requires additional time to examine the complaint, along with a clear explanation for seeking such an extension.

1.3 Level 3 Escalation: Nodal Officer

1. In the event a customer does not receive a satisfactory response **within above mentioned level/teams**, they may escalate the matter to the Nodal Officer of the Company. The contact details for the Nodal Officer are as follows:

Nodal Officer

Email-id: escalation.nodalofficer@paynearby.in

Nearby Technologies Private Limited

Office No. 1AB, 1st Floor, Arena House, MIDC, Andheri (East), Mumbai 40093

2. In the event a customer is not satisfied with the response received at Level 1, or if the complaint remains unresolved beyond the prescribed TAT, or beyond 10 business days where no specific TAT has been defined, the customer may escalate the matter to the Grievance Team of the Company.

3. **Note:** The customers can raise a complaint along with the payment ID or the transaction reference number so that our team can track the transaction and provide the possible resolution from our end as early as possible within the given TAT.

Escalation Matrix			
Level	Responsible Personnel	TAT [#]	Mode of Contact
Level 1	Customer Care	0 - 10 business days of lodging the complaint	Phone Number & PayNearby App
Level 2	Grievance Redressal Team	Within 5 business days from the date of receipt of complaint to redressal team	Email & Phone Number
Level 3	Nodal Officer	Within 5 business days from the date of receipt of complaint to Nodal officer	Email

[#]The Company aims to address all Complaints within a maximum period of 30 days. If a Complaint remains unaddressed beyond this timeframe, or if the Complainant is dissatisfied with the resolution provided by the Nodal Officer, they may escalate the matter to the Reserve Bank of India under the Integrated Ombudsman Scheme, 2021. Complaints can be submitted online via the RBI's Complaint Management System (CMS) portal at <https://cms.rbi.org.in>.
