Customer Grievance Redressal Policy

Objectives and Scope

This policy outlines a structured grievance redressal mechanism available to customers, regulators, and other parties for escalating their complaints to obtain a resolution. Crystal Pay strives to provide best-in-class service delivery and has a dedicated customer care team that operates 24X7 for addressing such complaints.

Redressal Matrix

| Туре | Name & Contact Details | Remarks |
|---------|--|---|
| Level 1 | Customer Care Team support@crystalpay.in 800 661 2222 | Crystal Pay Customer Care team will acknowledgethe complaint with a ticket number Response/Resolution TAT – Please refer the product-wise timeline for 1st level resolution as enclosed If a case needs extra time, Crystal Pay |
| | | customer care team will inform the same along with reasons to the customer. |
| Level 2 | Senior Support Team <u>crystalpayoffice@gmail.com</u> 800 665 2222 | In case Level 1 resolution is not satisfactory, customer can escalate the same to the Senior Support Team Note: Ticket number of 1st level and email response from Grievance team is mandatory Response/Resolution TAT – 5 Working Days |
| Level 3 | Grievance Redressal Team compliance@crystalpay.in 9410 6666 36 | In case Level 2 resolution is not satisfactory, customer can escalate the same to the Grievance Redressal Team Note: Unresolved ticket number of 1st level is mandatory. For regulatory authority, law enforcement agencies or Partner service providers can skip previous levels and directly send a mailto the Grievance Escalation Team. Note: 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 Working Days |

Please Note:

- a. Customers are advised to follow the hierarchy of the redressal matrix. Skipping levels in the redressal matrix may lead to failure in acknowledgement and resolution of grievances.
- b. Customers are strictly advised to refrain from reporting disputes on social media platforms for security purposes.

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