

## Customer Grievances Redressal Policy

### Purpose & Objective

Customer support is extremely important for sustained business growth and as an organization HAPPY strives to ensure that its customers receive exemplary service across different touch points. Customer complaints constitute an important voice of customer and this policy details complaint handling through a structured grievance redressal framework. Complaint redressal is supported by a review mechanism, to minimize the recurrence of similar issues in future.

The Grievance Redressal policy follows the following principles:

- Customers are treated fairly at all times
- Complaints raised by customers are dealt with courtesy and in a timely manner

### Customer Relationship Management (CRM)

HAPPY has a dedicated Customer Relationship Management System for monitoring customer support queries and grievances. It is a software application to ensure adherence to the customer engagement processes equipped with real-time monitoring. The Customer Support team at HAPPY can access the application to record and respond to all customer queries under the defined timeframe.

### PROCESS FOR REGISTERING ENQUIRIES AND COMPLAINTS

#### ▪ Whom to approach

If you have any feedback or query with respect to the services offered by HAPPY you may approach through the channels mentioned below in order of escalation.

#### ▪ How to make enquiry

While registering a complaint/ feedback, customers are requested to necessarily provide:

- loan details i.e. Loan Account Number/Member ID,
- details of feedback/complaint and
- valid phone no. /email ID where we can contact you

#### ▪ When to expect a reply

HAPPY shall endeavor to address/respond to all queries/grievances within a reasonable time and keep the customer informed about the status of their complaints. Each customer query/ complaint being unique in nature, may take up to 4 weeks for complete resolution.

#### ▪ Whom to approach for redressal

Customers are requested to first direct their concern to the Customer Engagement Unit of HAPPY at the given coordinates. In case of delayed or no response within 15 working days, such complaint may be escalated to the Grievance Redressal Officer at details mentioned below.

### FRAMEWORK FOR CUSTOMER SUPPORT:

As a customer, if you have any feedback or query with respect to the services offered by HAPPY you may please contact our Customer Engagement Unit

Email: support@happyness.net

(Kindly share all supporting documents pertaining to the query in helping us expedite the resolution)

Call at: 9044052266

Timings: 10:00AM-05:00PM (MON-FRI excluding Public Holidays)

Best efforts will be made to provide resolution within a period of 15 days from the date of first registering the complaint.

For any unresolved query or unsatisfactory response, you may escalate to Grievance Redressal officer at following coordinates:

Email id: [grievance@happyness.net](mailto:grievance@happyness.net)

Office No. 010, 10th Floor, Parinee Crescenzo, G Block, BKC, Bandra East, Mumbai, Maharashtra - 400 051

**Review**

Board of HAPPY shall review the Grievance Redressal Policy periodically to ensure queries/complaints are resolved in the most efficient and effective manner.