

## **Customer Grievance Redressal Policy**

### **PREAMBLE**

The Company is authorized by the Reserve Bank of India (RBI) to issue and operate a payment system governed by the Payment and Settlement Systems Act, 2007 ("the PSS Act"). Regulations made thereunder and the guidelines laid down by the RBI as amended from time to time ("RBI Guidelines").

As required under the RBI Guidelines, the Company has developed an effective mechanism for attending to the Grievances of the Customers. This is done by setting up as internal three tier system in the form of "Customer Care", "Grievance Redressal Council" and "Grievance Redressal Review Committee".

This Customers Grievance Redressal Process is governed by the principle that the Customer shall be treated fairly at all times and the Grievances raised by the Customer shall be attended in time.

### **Section 1: Short title, commencement and application**

- (1) This process shall be called as the "**Customers Grievance Redressal Process**".
- (2) This process shall cover all the m-pesa customers of the company.

### **Section 2: Definitions**

**"Company"** shall mean **Vodafone m-pesa Limited**

**"Customer"** shall mean holder and/or user of VODAFONE M-PESA

**"Grievance"** shall mean complaint in any form i.e. verbal, written or online by a Customer about any product and/or service of the Company and/or its representative

**"Redressal"** shall mean final disposal of the Grievance of the Customer by the Company.

### **Section 3: Three tier Customer Grievance Redressal Mechanism**

- (A) Customer Care ("CC")
- (B) Grievance Redressal Council ("Council")
- (C) Grievance Redressal Review Committee ("Committee")

## **(A) Customer Care – Level 1**

1. The Company has following channels for Redressal of Grievances of the Customers.
  - a. Call Centre
  - b. Vodafone Outlet
  - c. Online Tool (Web/App)
  - d. Email

The Operational hours and the Customers Care Number will be specified and displayed at all the above channels.

## **2. Handling of Grievances**

- (a) On receipt of the Grievance from the Customer, register such Grievance and allocate a unique docket number.
- (b) Ensure that all details required for resolution of the Grievance are understood & noted.
- (c) Communicate the docket number and the resolution time to the Customer.
- (d) Communicate the resolution TAT through telephone or other electronic media within the stipulated timeframe basis the type of complaint.
- (e) In case the resolution takes time, an interim SMS, intimating the same shall be sent to the customer.

## **(B) Grievance Redressal Council**

1. Where a Customer is not satisfied with the Redressal of his grievance, or his grievance remains unaddressed within the period specified by the Customer Care, the Customer may approach Nodal Officer (**Level 2**) with the complaint docket number.

If the customer wants to appeal further as he/she is still not satisfied with the Redressal of his/her grievance, or grievance remains unaddressed within the period specified by the Nodal Officer (**Level 2**) the customer may escalate to Appellate Authority (**Level 3**) with the complaint docket number.

## **2. Composition**

The Nodal Officer (**Level 2**) consist of one member from every region – m-pesa Customer Service Head. Appellate officer (**Level 3**) consist of one member from every region – Customer Service Head of the region.

## **3. Procedure**

- (a) A Grievance may be communicated by the Customer to Nodal/Appellate as per the convenience of the Customer through in physical or electronic mode through e-mail to the email ID mentioned on, the website or official communications or displayed in the office premises.

- (b) Upon receipt of a grievance, the details thereof shall be registered in an electronic mode and an acknowledgement thereof shall be sent within three working days from the receipt of grievance by the Council.

**4. Function**

- (a) The Council shall meet once in every 15 days to address and resolve the grievances of the Customers.
- (b) The Council shall have the right to call for all the records from the Customer Care.
- (c) The Council shall resolve every grievance within 10 working days from the date of receipt of the grievance.
- (d) The Council shall endeavor to proactively advice the Customer Care on Pending grievances.

**(C) Grievance Redressal Review Committee**

- 1. The quality of customer service rendered by the company and the Redressal mechanism adopted at all the three levels will be reviewed by the Grievance Redressal review Committee in a meeting on monthly basis.

**2. Composition**

The Committee shall consist of three (3) members from the Corporate Office

- a. Customer Service Head
- b. Sales & Marketing Head
- c. Chief Financial Officer

**3. Procedure**

- (a) Committee shall analyze the major reasons/issues reported and discuss the corrective steps taken or required to be taken in this meeting.
- (b) Minutes of Meeting along with the action plan gets documented to avoid / mitigate any further escalation and to enhance customer experience.

**4. Function**

The Committee will review the status of complaints on monthly basis.

- (a) The Committee will review the grievance of the Customers.
- (b) The Committee will have the right to call for all the records from the Call Centre and the Council.
- (c) The Committee will endeavor to proactively engage with the Customer Care and the Council on pending grievances.
- (d) The Committee will be responsible for ensuring timely and effective implementation of all regulatory requirements regarding customer service.
- (e) The Committee will review the practice and procedures and amend this Customers Grievance Redressal Process from time to time.

#### **Section 4: Final Closure of Grievance**

- (a) Acknowledgment of every complaint/grievance shall be shared with the customer within maximum 48 hours of receipt of the complaint/grievance and the same must get addressed or closed with in maximum 30 days of receipt of the complaint/grievance.
- (b) Any complaint received - either verbally, via email or in writing - from the customers, shall be logged into the state-of-the art web-based software namely CRM. With this the company shall not only ensure that all the complaints received are recorded and resolved, but shall also ensure effective monitoring / escalation mechanism to the senior functionary responsible so as to make sure that none of the complaints remain unresolved.
- (c) The grievance shall be treated as finally redressed and closed where the Customer has communicated either verbally or in writing his acceptance of the resolution suggested by the Customer Care, Council or the Committee.
- (d) The grievance shall be deemed as finally redressed and closed where the Customer has not communicated either verbally or in writing his acceptance, within 3 (three) months from the date of communication by the Customer Care, Council and Committee.

#### **Section 5: Escalation Matrix**

To ensure adequate closure of Customer Complaints and to improve Resolution of Complaints within the defined TAT, Company shall institute 3 Levels of review mechanism.

- a. Level 1 - Call Centre/ Back office Team (Online tool + Email) - To monitor Daily
- b. Level 2 - Nodal Officer (Part of Grievance Redressal Council) - To meet Fortnightly
- c. Level 3 - Appellate Officer (Part of Grievance Redressal Council) - To meet Fortnightly

The quality of customer service rendered by the company shall be reviewed / examined by Grievance Redressal Review Committee on monthly basis. Also, the complaint analysis along with the action plan will be reported to the Board of Directors on half yearly basis.