

Customer Grievances Policy

POLICY ON CUSTOMER GRIEVANCES REDRESSAL

In today's competitive era and constantly evolving business, we at Oxygen Services (India) Private Limited take pride in keeping our customers at the centre of all our strategies and initiatives, and are committed to deliver best in class customer services to all our existing and new customers at all times.

As a service organization we promote "Excellence in Delivery" and hence feedback from our valued customers forms an integral part of all decisions taken by the organization. The feedback provided by our customers is treated as an asset to the organization, evaluated and customized to improve our products and services.

In line with the efforts to deliver the best, Oxygen certified itself with an ISO certification ISO 9001:2015, applicable for service industry, on 14th April 2016 and use the standards to govern our day to day activities for a smooth and hassle free service experience to all our customers.

This policy document aims at communicating the various mechanisms available for our customers to reach out to us, our service guarantee and timelines by which we will try and ensure resolution to our customer concerns.

Our Principles:

- Customers remain the Key focus for all initiatives and strategies developed at Oxygen.
- "Delighted" customers are a necessity for business growth and survival.
- Our Customers and their Feedback is treated as the most valuable asset for the organization, forming the foundation for development and innovation.
- We endeavor to simplify our customer's life through our innovations and product offerings.
- Constantly evolve and invest in our grievance redressing systems for a seamless service delivery.

Our Promise:

- All grievances will be dealt with, promptly and courteously.
- We promise to resolve any or all issues faced by our customers effectively and within the communicated time frame.
- All Service Level Agreements and turnaround time for each third party transaction would be published on our website.

The company has a dedicated Customer Engagement Centre under the Customer Service Department (CSD) to manage customer queries and ease out grievances if any.

We Value your Feedback:

All customers have the right to share their feedback or complaint in case they find our services are not meeting their expectations or are dissatisfied with any interaction with any of our staff members.

The Customers can send in their Queries, Requests or Complaints in the following ways:

- Over Phone - Customer Engagement Centre:-Customers can call us on 0124-6688-333 (Call Charges as applicable apply), between 09:00 AM to 6:00 PM, Mon-Sat working (National Holidays excluded).
- Over Email:- Sending us an email on care@oxigenwallet.com or Sumit.mittal@myoxigen.com
- Contact Us section:- Customers can choose the support section on our Website <http://www.oxigenwallet.com> or using the contact us option in the APP (Android and IOS phones).

These mechanisms are dedicated for redressing our customer complaints, providing online resolution wherever possible, and capturing valuable feedback regarding our services.

On receiving customer feedback, our executives would reach out to the customers and ensure that all grievances are redressed within a predefined Service Level Agreement as communicated below.

If the complaint is not resolved within the given timelines or the response is unsatisfactory the customer can choose to escalate the concern to our level 2 escalation officer, with relevant details such as Complaint Reference Number provided at the time of raising the initial complaint. The escalation methodology is mentioned in this policy under the Escalation Section.

Note – escalations without a complaint reference number will not be treated as complaints

Customer Resolution Timelines

Sr. No	Complaint Type	Estimated Timelines (SLA)
1	Money Transfer - Load or Send Money	3 Working Days for reversal or credits (third party transaction timelines followed by leading banks)
2	Successful transaction but beneficiary account not credited	3 Working Days for reversal or credits (third party transaction timelines followed by leading banks)
3	Pin Based & E-recharge Transaction failure	3 Working Days
4	Travel & Ticketing Related Concerns	3 Working Days for booking related concerns 7 Days for refunds as some airlines and third party portals may have a higher turnaround time
5	Bill payment Related Issues	3 Working Days
6	Online Shopping Related Issue	3 Working Days
7	Wallet related issues	2 - 5 Working Days

Acknowledgement of Grievances:

- Customer Engagement Centre team will acknowledge the grievance immediately on the receipt of complaint in the form of : -
 - Auto response in case of Emails or Contact us section, or
 - Answering the calls at the call centre, or

In all the scenarios a reference number would be provided for all future communication around the particular complaint.

- The customer will also be kept informed on the progress towards the final resolution, or communicate any delays in redressing the concern
- All complaints would be closed based on the customers feedback only and acceptance of closure

Customer Grievance Redress Escalation:

As "Customer Delight" our priority, we are committed to provide Best Payment Solution Experience to all our customers. We extend a level 2 escalation matrix to all our customers.

Escalation: Level 2

In case the customer is not satisfied with the

- Resolution provided by Level 1 executives
- Behavior of any representative or staff member at Oxygen
- Breach in the above mentioned Service Level Agreements or timelines

The customer may choose to escalate the concern using the below mentioned methods

Write to us at:

Customer Service Department,
Oxygen Services (India) Private Limited,
Building No. 77 B, Shaheed Ripon Katyal Marg, Sector
17/18 Dividing Road, Sector 18,
Gurugram, 122015,
Haryana, India

Email ID: care.level2@myoxygen.com or nodal@myoxygen.com or Ramesh.Swamy@myoxygen.com

All escalations received with the required details such as reference number provided at Level 1, contact details (both phone & email) would be addressed within forty eight (48) working hours up to a max of seven (7) days in special cases pertaining to third party transactions.

Escalation: Level 3

In case the customer is still not satisfied with the resolution provided or delay in response beyond the timelines communicated even after following the escalation steps



at Levels 1 & 2 respectively, the customer can escalate the concern to the highest level by:

Write to us at:

Executive Director (CSD)
Oxygen Services (India) Private Limited,
Building No. 77 B, Shaheed Ripon Katyal Marg, Sector
17/18 Dividing Road, Sector 18,
Gurugram, 122015,
Haryana, India

Email ID: Prashant.verma@myoxygen.com

On receiving the escalation the complaint will get acknowledged within twenty four (24) working hours post acknowledgement, up to a maximum of seven (7) working days in special cases pertaining to third party transactions.