

# OXIGEN MONEY TRANSFER SERVICE

## Grievance Redressal Process

### POLICY ON CUSTOMER GRIEVANCES REDRESSAL

In the present scenario of an intensely competitive market and constantly evolving technology and products, the

abiding central focus for Oxigen continues to be the customer. Excellence in customer service is the most

important tool for sustained business growth. Oxigen Services (India) Private Limited has attached highest

priority to customer satisfaction.

As a service organization, customer service and customer satisfaction are the prime concerns of Oxigen. When there is a mismatch between the expectation of the customer and the service delivered, it results in dissatisfaction and may lead to complaints. Customer complaints therefore, lead to important and reliable checks on the quality of our services, systems and procedures.

Oxigen believes that by providing prompt and efficient service, the organisation would not only attract new customers, but also to retain its existing customers. In line with this effort, Oxigen certified itself with an ISO certification ISO 9001:2008, applicable for service industry, on 6th of December 2012.

This policy document aims at minimizing instances of customer complaints and grievances through proper service delivery and to ensure prompt redresser of customer grievances.

Oxigen's policy on customer grievance redresser is based on the following Principles and Promise:

- All initiatives and strategies developed by the company are made with the customer as the prime focus.
- Prompt and efficient customer service is essential for business growth.
- Constantly devising newer and smarter mechanisms to receive and redress customer grievances. The details of grievance redress mechanism to be placed in the domain of public knowledge (website).

- The grievances will be dealt with promptly and courteously.
- The company promises to rectify any issue faced by a customer effectively and immediately.
- The company will publish its SLA and turnaround time for each third party service.

The above principles are incorporated in the company's policy of grievance redressing.

The company has a dedicated Call centre and a Customer Service Delivery Department (CSD) to manage customer queries and ease out grievances if any.

Ways to register complaints:

The customer has the right to register his complaint if he is not satisfied with the services or finds attitudinal deficiencies when dealing with agents/ staff or finds system errors or sees gaps between standards of service promised and actual service rendered by the company.

A customer can lodge a complaint in the following four ways:

1. By calling to call centre over telephone: Call Centre No:- 0124 6655222 Timings between 08:00 AM to 11:00 PM, 7 Days working (Except National Holidays)
2. Sending email to – cc@myoxigen.com
3. By visiting company’s website www.oxigenwallet.com and selecting ‘Contact Us’ lodging a complaint online.
4. Consumer can send an SMS ‘OXIHELP’ to 9870888888, and an outbound call is initiated from customer care. These mechanisms exclusively dedicated for customer complaint redress and also for providing information regarding services.

- The customer is contacted by executive from the Customer Service Delivery team and the issue will be redressed within an SLA.
- If the complaint is not resolved within the given time (SLA) or if he is not satisfied with the solution provided, he can refer to the escalations matrix (mentioned in grievances policy) with his complaint for grievance escalation for further clarity.

Customer Resolution SLA:

Sr. No.	Resolution	SLA
1	Oxigen Wallet Money Transfer	Time Out Transaction SLA: Next working day

	Time out Transaction Successful transaction but beneficiary account not credited	except Sunday Beneficiary not credited SLA 7 business days
2	Pin Based & E-recharge Transaction	SLA – 3 Business Days
3	Travel & Ticketing Related Issues	SLA – 3 Business Days for booking related and 7 business days* for refund related. * Issues related to TDR & certain Airlines refunds has higher resolution time.
4	Bill payment Related Issues	SLA – 3 Business Days
5	Online Shopping Related Issue	SLA – 3 Business Days
	Wallet related issues	SLA – 2 Business Days

#### Acknowledgement of Grievances & redress on Email Complaints:

- CSD will acknowledge the grievance immediately on the receipt of complaint and initiate action to have the grievance resolved within a maximum period of three weeks on extraordinary cases with auto reply in either cases.
- The customer will also be kept informed of the action taken, the progress while redressing grievances, and/or, the reasons for delay if any, in redressing.
- Complaints received by e-mail shall be acknowledged by an immediate system generated response or via individual emails to the extent possible.
- The follow up action taken in respect of such complaints shall be advised to customers by email.

#### Acknowledgement of Grievances & redress on SMS Complaints:

- The SMS is registered in the system, and the agent would make a call back on the mobile number on which the sms is received by Oxigen’s CSD, within the provided SLA.
- An immediate action is to be taken to lodge the complaint on the systems and provide the customer with a ticket number and a SLA time period on the call.

Customer Grievance Redress Escalation:

At OXIGEN, Customer Delight is our priority and we are committed to provide our customers Best Payment Solution Experience. If Customers are happy with our services, we would love to hear from them. Similarly, customer feedback helps us strengthen things that we are doing well and at the same time improve on areas where we need to do better.

The consumer can record their grievances / provide their feedback in writing or verbally. The customer can approach the Organisation to register a complaint through any of our service touch points given hereunder and expect the highest resolution priority to escalated cases.

In case the consumer does not receive a response within the specified time at first level or if the customer is dissatisfied with the response received from the organisation, the consumer may escalate the complaint to the next level as indicated below.

Level 2:

Consumer can address the grievance to the below address on an email for escalations:-

Vice President (CSD)

**Oxigen Services (India) Private Limited**  
**Building No.94,**  
**Sector 32, Institutional Area,**  
**Gurgaon-122 001, Haryana**  
**VP.CSD@myoxigen.com**

We will ensure that the highest resolution priority is given to escalation cases

Level 3

If the customers are still not satisfied with the resolution received, or if the customers do not hear from us within specified time limit, customers can write to the Officer by registered post

Executive Director (CSD)

**Oxigen Services (India) Private Limited**  
**Building No.94,**  
**Sector 32, Institutional Area,**  
**Gurgaon-122 001, Haryana**

On receiving the registered post the same will get acknowledged within 2 business days. Further response to the escalated issue will be sent within 7 business days post acknowledgement

Level 3

In case the issue is still not resolved to the satisfaction of the consumer, he /she may approach

Reserve Bank of India

Department of Payment and Settlement Systems

6 Sansad Marg,

New Delhi -110001