

Grievance Redressal Policy

Approved on 1st December 2021

1. BACKGROUND

At Z First, it is our constant endeavour to provide our customers with the best possible experience. We are committed to meeting our customer expectations always and exceed them as often as we can. While we do everything to provide our customers with a frictionless service at every step of their journey with us, we understand that sometimes things do not go the way they are planned.

2. OBJECTIVE

The intent of this policy is to lay a framework focussing on:

1. Fair treatment to all customers
2. All concerns raised by customers are dealt with promptly and with courtesy
3. Customers are made aware of their rights to opt for alternative remedies if they are not fully satisfied with our response or resolution to their complaint

3. POLICY REVIEW AND GOVERNANCE

The Policy shall be reviewed as and when required.

4. PROCESS

Should you face any issue with our service, please follow the steps given below and we will set things right at the earliest:

Step 1:

If you are reaching out to us for the first time, reach out to our nearest branch office. The Branch head of the respective branch is the first point of contact to register your complaint.

Step 2:

If you do not receive a response within 10 working days from the date of registering the complaint, You can:

Call us: on +91 9289502009 between 9am to 6.30pm on all working days (Mon to Fri) to register your complaint

Or

Email: You can email us at: customer.care@zfirst.in

Or

Letter: You could write to us at: Mr. Ashish Ojha, 407, 4th Floor, Global Foyer, Sector 43 Gurgaon, Haryana, 122022.

We will resolve your concern within 15 working days from the date of receiving your communication.

Step 3:

If you do not receive a response within 15 working days from the date we receive your communication at Step 2 or if you are not satisfied with the response received, you may directly follow the Grievance Redressal mechanism of the Lender mentioned on their respective website.

1. Oxyzo Financial Services Private Limited – [Grievance Redressal Policy](#)
2. Northern Arc Capital Limited – [Grievance Redressal Policy](#)
3. Vivriti Capital Private Limited – [Grievance Redressal Policy](#)
4. Bajaj Finance Limited – [Grievance Redressal Policy](#)