

Grievance Redressal Policy

(Reviewed on 17th November 2023)

1. BACKGROUND

At Ziel Financial Technologies Private Limited (Z-First), it is our constant endeavor 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 7303545003 between 10 A.M. to 6.00 P.M. on all working days (Monday to Friday) to register your complaint

Or

Email: You can email us at: customer.care@zielfintech.com

Or

Letter: You could write to us at:

Mr. Ashish Ojha

Unit No. 101, 102 & 108, Time Square Building, Sushant Lok-1,

B-Block, Gurugram-122002, Haryana

Email:- ashish.ojha@zielfintech.com

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](#)

Note:- This policy is valid for the clients of Ziel Financial Technologies Private Limited & Zfirst Technologies Private Limited.