

GRIEVANCE REDRESSAL MECHANISM

LendThrive Finance Private Limited is committed to fair, transparent, customer-centric practices, and this Grievance Redressal Mechanism aligns with RBI’s Fair Practices Code and RB-IOS, offers no-cost complaint channels, time-bound resolution, and escalation up to the RBI Ombudsman, with the process as set out below.

Access & TAT: The Customer(s) can register his/ her grievance through any of the following channels.

- Branch — Customers can walk into any of the existing branches of the Company from Monday to Friday — 10:00 am to 6:00 pm
- Website —www.lendthrivefinance.co.in— Customers can reach us using the form on the website.
- Email — Customer can reach us through the customer care email displayed on the website.
- Letter/post — Customer can send the letter to registered address of the Company as displayed on the website.

Escalation matrix:

The Company shall display on its registered office and branches and website, details of the customer service team, the name and contact details of the Grievance Redressal Officer who can be approached for resolution of complaints against the Company.

The Company shall also display contact details of the Officer-in-Charge of the Regional Office of the Department of Supervision of the Reserve Bank of India (RBI) under whose jurisdiction the registered office of the Company falls, which can be approached to, if the complaint/ dispute is not redressed by the Company within a period of one month.

| Level | Owner | Next Step/TAT |
|-------|--|---|
| 1 | Customer Service team | Customer may reach us at: customercare@lendthrivefinance.co.in Resolve within 7 working days → else escalate to Level 2 |
| 2 | HO Grievance Redressal Officer (GRO) | If your complaint is not resolved within 7 working days from the date of receipt, you may escalate the matter to our Grievance Redressal Officer (GRO) at: grievance@lendthrivefinance.co.in Overall outer limit: 30 days from first complaint. If unresolved/dissatisfied → approach RBI under RB-IOS via CMS or post to CRPC, Chandigarh |
| 3 | Officer in Charge of the Regional Office of Department of Supervision, Reserve Bank of India | If the grievances/ complaints are rejected wholly or partly or the customer is not satisfied with the reply or are not redressed within a period of one month, the customer can lodge a complaint over the Complaint Management System (CMS) portal (https://cms.rbi.org.in/) under the Reserve Bank-Integrated Ombudsman Scheme (RB-IOS) or send a physical complaint to Centralised Receipt & processing Centre located at 4th Floor, Reserve Bank of India, Sector-17, Central Vista, Chandigarh - 160017 Telephone no: 022 – _22150573 Fax No: 22180157 |

Complaints relating to **outsourced service providers** (DSAs/collection agents/LSPs & apps etc.) are covered under the same mechanism.