APAC FINANCIAL SERVICES PRIVATE LIMITED (“APAC” or “the Company”)

GRIEVANCE REDRESSAL POLICY

Review Calendar:

- Scheduled Board review in August of each year, unless in the opinion of the Managing Director or Policy Owner a review of the policy is needed sooner

Approval Date: August 2026

Owner: AVP- Customer Experience

Policy Owner			
Name	**Designation**	**Date**	**Signature**
Shraddha Dighe	AVP- Customer Experience		

Reviewer			
Name	**Designation**	**Date**	**Signature**
K Selvaraj	Chief Compliance Officer and General Counsel		
Nikhil Bandi	Chief Technology Digital and Operations Officer		
Prashant Hegde	Head - Product		
Deepa P K	National Sales Manager		
Vivek V	Business Head - Small LAP		
Sanjay Sharma	Chief Administrative and Governance Officer		
Prashant Pawar	Head - Centralised Operations		

Approved by the Board of Directors on August 06, 2026			
Name	**Designation**	**Date**	**Signature**
Gunit Chadha	Managing Director		
Sankar Sastri	Executive Director and CEO		

Grievance Redressal Policy

1. Introduction

Serving customer needs satisfactorily is a top priority for APAC Financial Services Private Limited ("APAC" or the "Company"). An important component of this priority is designing an efficient mechanism to address customer grievances. With this objective, APAC has developed this Grievance Redressal Policy ("Policy") to develop such a mechanism for the Company's customers. The key guiding principles of the Company's Policy are:

i. Customers should be always treated fairly.
ii. Complaints should be dealt with efficiently and within a reasonable time frame.
iii. Employees must never discourage or block customers from exercising their rights
iv. Complete transparency is maintained with the customers in terms of resolution with their grievances.
v. Complaints raised by customers should be dealt with courteously and with the utmost respect.
vi. APAC 's employees should always work in good faith and without prejudice to the interests of the Company's customers.
vii. Customers are fully informed of avenues to escalate their complaints within the organization and their rights to alternative remedy if they are not satisfied with the response of the Company to their complaints

This Policy is based on the premise that every customer has the right to register a complaint if he or she is not satisfied with the services provided by the Company. Customers can give their complaints in writing or via e-mail or at branches or over a phone call to our Call Centre. The Company will review and address the grievance in accordance with this Policy and in case the customer is not satisfied with the proposed action, the customer may use other avenues for grievance redressal.

2. Applicability of the Policy

This Policy applies to all customers of the Company and governs the mechanism for addressing and resolving customer grievances relating to the products and services offered by the Company, employees, Direct Sales Agent ("DSA"), Sub agents of DSA and other stakeholders of APAC as determined by RBI from time to time.

3. Process to receiving/ handling customer complaints / grievances

All disputes / complaints shall get reviewed by higher authorities if not resolved within the defined TAT as mentioned in customer service process. The following shall be the grievances redressal mechanism of the Company.

Step 1: Branch / Place where Business is transacted

A customer should make a written complaint with below details addressed to complaint.apac@apacfin.com or lodge complaint by calling at 1800 313 205 205 or QR code/ Complaint digital box during office hours (9:30 a.m. to 6:00 p.m.) Monday to Saturday (except 1st Saturday and holidays)or Customer Compliant/Grievance form.

i. Loan Account number;
ii. Brief summary of complaint;
iii. Complete contact address of the complainant along with mobile number.

The customer will receive an acknowledgement within 1 working day on her/his registered mobile number. The complainant will receive a response within 7 working days of the compliant reaching the Company.

Step 2: Grievance Redressal Officer Review

In case the customer is not satisfied with the response received, he /she can escalate the complaint to Grievance Redressal Officer of the Company. The Grievance Redressal Officer's complete contact details are given below:

Ms. Shraddha Dighe
Address (office):
Office No 501, 05th Floor, South
Annex, Tower 2B, One World Center
Lower Parel(W),Mumbai – 400013
Email id: gro@apacfin.com

The customer will receive an acknowledgement within 1 working day on her/his registered mobile number. The customer will receive a response within 7 working days of the compliant reaching the Grievance Redressal Officer.

Step 3: Principal Nodal Officer

In case the customer is still not satisfied with the response or has not received a response from the Grievance Redressal Officer within 7 working days from the date of his/her initial complaint, he/she may contact the Company's Principal Nodal Officer at the email id pno@apacfin.com

Mr. K Selvaraj
Address (office):
Office No 501, 05th Floor, South Annex,
Tower 2B, One World Center
Lower Parel(W), Mumbai – 400013

The customer will receive an acknowledgement within 1 working day on her/his registered mobile number. The customer will receive a response within 7 working days of the complaint reaching the Principal Nodal Officer.

Step 4: Escalation under RBI- Integrated Ombudsman Scheme, 2026

If complaint of the customer is not responded within 30 days from the date of lodging the complaint with the Company or is not satisfied with the reply/resolution provided by the Company the customer may lodge a complaint under the RBI – Integrated Ombudsman Scheme, 2026 within 90 days from above timeline.
The Customer may write to Ombudsman through the following:

Lodge a complaint on RBI CMS portal - https://cms.rbi.org.in Reach them on the following e-mail ID - crpc@rbi.org.in
Send your complaint form to the below mentioned address

The Officer-in-charge
Centralised Receipt and Processing Centre, Reserve Bank of India Central Vista,
4th Floor, Sector 17,
Chandigarh – 160017

RBI Contact Centre (24x7 IVRS): 14448
The above contact center number of RBI will help customers in obtaining information about the RBI grievance redress mechanism, the procedure for filing complaints and the status of complaints. The facility to connect to Contact Center personnel is available from 8:00 AM to 10:00 PM, Monday to Saturday except National Holidays.

Upon receipt of any complaint, notice or communication, from the RBI Ombudsman under the RBI Integrated Ombudsman Scheme, 2026, the Company shall submit its written response along with supporting documents within 15 days or within such timeline as may be prescribed under the RBI Integrated Ombudsman Scheme, 2026, or any amendment, circular, direction, or instruction issued by the Reserve Bank of India from time to time.

5. Branch/Website Requirements

APAC has followings in place at the branches and website of the Company:

i. The name, address and email id Grievance Redressal Officer and Principal Nodal Officer at branches. Additionally, the name and address of the branches and name, address and email id of the Grievance Redressal Officer and Principal Nodal Officer shall also be available on the Company's website.
ii. Customer Complaint/Grievance form for raising complaints
iii. QR code/ Complaint digital box available in branches [Working Hours: 9:30 AM to 6:00 PM, Monday to Saturday (except 1st Saturday and holidays)]
iv. Additionally, the Customer can also raise complaints on the website of the Company
v. Process to receiving/ handling customer complaints / grievances
vi. Address of RBI Centralised Receipt and Processing Centre (CRPC)
vii. RBI CMS Portal (https://cms.rbi.org.in)
viii. Salient features of the RBI – Integrated Ombudsman Scheme, 2026 in English, Hindi, Marathi, Telugu, Tamil and Kannada along with the copy of the Ombudsman Scheme

6. Monitoring of Complaints

i. APAC shall place a statement of complaints on quarterly basis before the Senior Management along with the analysis of the complaint received
ii. APAC shall place a statement of complaints on quarterly basis before the Board along with the analysis of the complaint received
iii. Where the complaints are not redressed within one month, the Grievance Redressal Officer shall forward a copy of the same to the Principal Nodal Officer of the Company under the RBI Integrated Ombudsman Scheme and keep him updated regarding the status of the complaint.
iv. All the staff of the Company shall be adequately educated on the Grievance Redressal Policy.

7. Review

The Board of the Company has power to effect any changes, amendments or modifications, if any, in the Grievance Redressal Policy at periodic intervals.