

GRIEVANCE REDRESSAL MECHANISM FOR INSURANCE - CLIX CAPITAL

- CLIX will perform the duty of servicing the policyholders in accordance with the IRDAI (Registration of Corporate Agents) Regulations, 2015 and IRDAI (Protection of Policyholder's Interests) Regulations, 2017 and any other guidelines prescribed by the Authority from time to time.
- CLIX holds a Registration of a composite Corporate Agent with IRDAI for solicitation of insurance business. It will ensure adherence to the IRDAI Regulations, with respect to redressal of grievances relating to insurance. The offices of the CLIX (headquarter here) where complaints related to insurance products sold by the CLIX are received, will acknowledge the complaint and facilitate redressal of the same within 14 working days of the receipt of such complaint.

Escalation matrix when customer makes a complaint:**Step I:**

Customer can approach / write to:

CLIX Customer Service Department:

- Customer Service Number: 0120-6465400
- Email at: Hello@clix.capital
- Whatsapp Number: 8448111444
- Customer Care Chat-bot 'Maya' at <https://www.clix.capital/>
- Address: Grievance Redressal Cell, Clix Capital Services Private Ltd, 6th Floor, Good Earth Business Bay II, Sector 58, Gurugram – 122102, Haryana.
- Customer can even approach the Clix branch, from where they have obtained the loan.
- The letters/emails received by the Clix branch to be sent to Centralized Customer Service Department (Headquarters) and to be tagged with Principal officer (Mr. Tarun Darda) on mail - tarun.darda@clix.capital
- In case the Customer is not pleased with the resolution, s/he can further escalate it to Compliance Officer Gajanand.manohar@clix.capital.

Step II. Escalation at Principal Officer level:

If the resolution received by the customer does not meet the expectation, or has not received any response within 14 days from the date of raising the complaint, customer can escalate the complaint to the principal officer – Mr. Tarun Darda at tarun.darda@clix.capital. The Principal Officer / customer service department shall also escalate and follow up with the insurer company for providing speedy resolution.

Step III. Approach Insurer

- If customer is not satisfied with the reply provided by Compliance Officer and Principal officer (including Customer Service team under Principal Officer) too, then he/she can write to the concerned insurance companies by obtaining the contact details from their website.
- The Insurance Company & Corporate Agent will mutually co-ordinate for end-to-end closure of complaints raised and resolve with fair resolution to the Policy Holder within the above said 14 days. The Complaint register will be maintained by the principal officer (including Customer Service team under principal officer) and will be made available to IRDAI as and when demanded.

Step IV. Approach IRDAI

- In case the customer is not satisfied with the resolution provided by the insurer/Clix, at any point of time he/she can:
 - Directly register complaint in the Bima Bharosa Portal: <https://bimabharosa.irdai.gov.in/> or Call: Toll Free Number: 155255 or 1800 4254 732
 - or Email: complaints@irdai.gov.in
 - or write to Insurance Regulatory and Development Authority of India (IRDAI), Sy No. 115/1, 4th floor, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500 032