

## Grievance Redressal Mechanism

Ziel Financial Technologies Private Limited (Z-First) (hereinafter referred to as the 'Company') believes that customer service is its highest priority as that is what drives the growth and business. The Company believes that prompt, efficient, and transparent service is critical to build long lasting customer relationships.

Any customer having a Grievance with respect to the product and services offered by the Company may reach out to the Company through the following channels: -

<b>Level 1</b>	<p>If you are reaching out to the Company for the first time, reach out to our nearest branch in your area to lodge the complaint. The Branch head of the respective branch is the first point of contact to register your complaint and provide effective redressal of your complaint at Branch level.</p> <p>Further it is expected from the customer to provide all the details of the grievance in respect to the products and services offered by the Company.</p>
<b>Level 2</b>	<p>If you do not receive a response within 10 working days from the date of registering the complaint at the Branch level, You can contact us through any of the below mode:</p> <p><b>Call us:</b> on +91 9958001154 between 10 A.M. to 6.00 P.M. on all working days (Monday to Friday) to register your complaint.</p> <p>Or</p> <p><b>Email:</b> You can email us at: <a href="mailto:customer.care@zielfintech.com">customer.care@zielfintech.com</a></p> <p>Or</p> <p><b>Letter:</b> You could write to us at: Mr. Ashish Ojha Unit No. 101, 102 &amp; 108, Time Square Building, Sushant Lok-1, B-Block, Gurugram-122002, Haryana</p> <p>The company will endeavor to resolve your concern within 15 working days from the date of receiving your communication.</p>
<b>Level 3</b>	<p>If you do not receive a response within 15 working days from the date we receive your communication at level 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.</p> <ol style="list-style-type: none"><li>1. Oxyzo Financial Services Private Limited – <a href="#">Grievance Redressal Policy</a></li><li>2. Northern Arc Capital Limited – <a href="#">Grievance Redressal Policy</a></li><li>3. Vivriti Capital Private Limited – <a href="#">Grievance Redressal Policy</a></li></ol>

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