

# Consumer Grievance Resolution Policy

## 1. PURPOSE

The prime purpose of this Consumer Grievance Resolution Policy of CRIF High Mark Credit Information Services Private Limited (CRIF High Mark) is to strengthen consumer confidence by providing the following:

- Effective and timely resolution of consumer grievances or dispute if any from time to time.
- Speedy and consumer friendly processes.
- Enhanced quality of CRIF High Mark service delivery.
- Consumer satisfaction.

## 2. GATEWAY FOR REGISTERING GRIEVANCE/S

A person/entity can approach CRIF High Mark to register a dispute through

- **CRIF High Mark's Consumer Redressal Portal**
- **For Individual Consumers: email id - [crifcare@crifhighmark.com](mailto:crifcare@crifhighmark.com), or contact number - 02067057878**
- **For Credit Institutions: email id - [customerservice@crifhighmark.com](mailto:customerservice@crifhighmark.com), or contact number - 02067157888**
- **Pune Office Address: 8th Floor, Survey No.-114 & 115, Icon Towers, Baner Road, Pune- 411045**
- **Mumbai Office No.: +91-22-71712900**
- **Mumbai Office Address: 3B- 01, 02, 03, 3<sup>rd</sup> Floor, Phoenix Paragon Plaza, L.B.S. Marg, Kurla (W), Mumbai- 400070.**

## 3. CLASSIFICATION OF GRIEVANCE/S

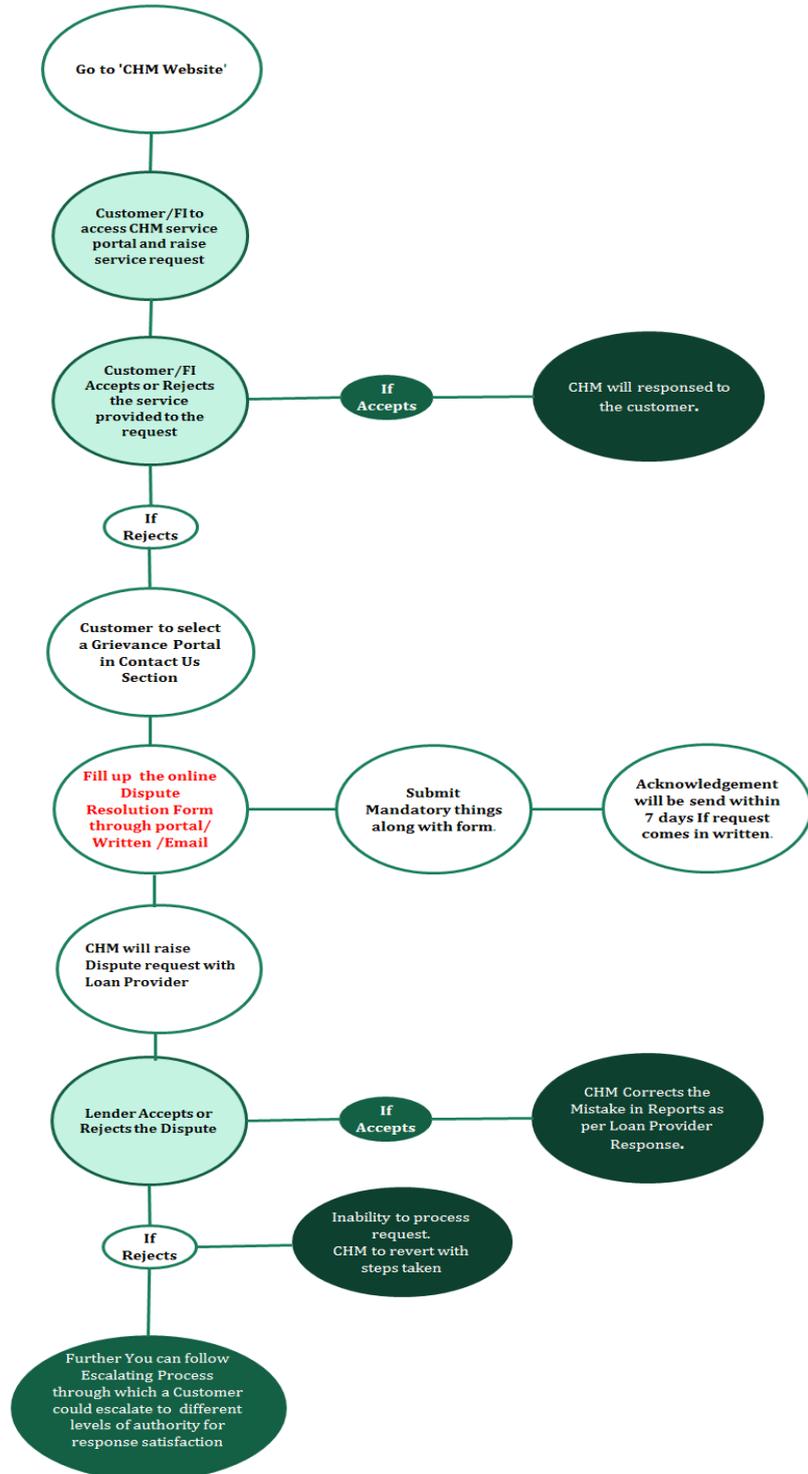
- All consumer interactions will be initially considered as Tickets. All tickets will be further classified as – **Requests/Queries, or Complaints/Grievances based on analysis done by CRIF High Mark personnel.** Basic queries on reading or understanding the report, **requests for information, clarification or assistance shall be classified as Requests/Queries.**
- **Actual error in report would only classify as Complaint/ Grievance.**
- **Feedback may be asked only for Complaints/ Grievances raised.**

**4. PROCEDURE FOR GRIEVANCE REDRESSAL**

**PROCEDURE FLOWCHART**

< CONTENTS > < BACK NEXT >

**How To Raise An On-Line Disputes For Any Data Inaccuracy/Discrepancy / Mistake In Your Report.**



## 5. DISCLAIMERS AND EXCLUSIONS:

- This document is applicable for all credit information services covering all type of credit information reports and credit scores provided by CRIF High Mark.
- CRIF High Mark shall reserve the right to review & revise its policies and processes without intimation.
- The process defined in this document is indicative only and not descriptive in nature. CRIF High Mark reserves the right to alter and / or delete any steps or clause/s or change this document in its entirety through a review, without prior intimation.
- This Consumer Grievance Resolution Policy shall be reviewed annually or as the case may be from time to time for the purpose of accommodating any situation which arises in future.
- Any dispute arising from services rendered by CRIF High Mark is subject to the exclusive jurisdiction of the courts in Mumbai only.