

# FREE CREDIT REPORT POLICY

<b>PURPOSE</b>	<ul style="list-style-type: none"> <li>The purpose of this policy is to provide direction to CRIF High Mark (CHM) in providing one Free Credit Information Report (“<b>Report</b>”) to each individual (“<b>Consumer</b>”) every year as mandated by the Reserve Bank of India by notification no. RBI/2016-17/58 - DBR.CID.BC.No.11/20.16.042/2016-17 dated September 1, 2016 and/or any future notifications.</li> </ul>												
<b>SCOPE</b>	<ul style="list-style-type: none"> <li>Scope of the policy is to define broad level guidelines to provide a Consumer his/her Free Credit Information Report once in a calendar year.</li> </ul>												
<b>RESPONSIBILITY</b>	<ul style="list-style-type: none"> <li>The Operations Function Head is responsible for implementing the policy.</li> </ul>												
<b>APPLICABILITY</b>	<ul style="list-style-type: none"> <li>This policy would be applicable from the date as mandated by the RBI.</li> </ul>												
<b>GENERAL POLICY</b>	<ul style="list-style-type: none"> <li>CHM shall provide one free credit report once in a calendar year to consumers, whose credit history is available with CHM.</li> <li>CHM shall provide free credit report to consumers upon their request through online channel only.</li> <li>CHM shall provide FFCR within 3 days from receipt of request from an individual.</li> <li>Turn around time for providing Level 1 Support is 1 day and for providing Level 2 Support is 4 days</li> <li>CHM shall publish the procedure for accessing the free credit report &amp; the process for dispute resolution on its website.</li> <li>CHM shall confirm the identity of the consumer and only after due authentication of the requestor, free credit report will be provided to the consumer in electronic format.</li> <li>CHM shall ensure that the dispute/queries/ complaints/ requests from the Consumers are resolved as per and within the time limits mentioned in the applicable regulations.</li> <li>CHM may or may not outsource its customer support activities. If outsourced, CHM shall adhere to its Outsourcing Services Policy</li> <li>The Operations Functional Head shall administer the process and shall have the right to escalate exceptional cases if any.</li> </ul>												
	<table border="1"> <thead> <tr> <th>Version</th> <th>Approval/ Revision Date</th> <th>Description</th> <th>Approver Name</th> </tr> </thead> <tbody> <tr> <td>V1.0</td> <td>30<sup>th</sup> December, 2016</td> <td>Initial Version</td> <td>Board of Directors</td> </tr> <tr> <td>V1.1</td> <td>5<sup>th</sup> April, 2018</td> <td></td> <td></td> </tr> </tbody> </table>	Version	Approval/ Revision Date	Description	Approver Name	V1.0	30 <sup>th</sup> December, 2016	Initial Version	Board of Directors	V1.1	5 <sup>th</sup> April, 2018		
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