

Brightfuture Lifecare Private Limited

Grievance Redressal Policy

Background

Customers/Distributors/Direct Sellers centricity is one of the core values of the Brightfuture Lifecare Pvt. Ltd. Company believes that Customer Experience is the key to keeping customers happy and thereby ensuring a long lasting relationship with the company.

Grievance expressed by customer serves as feedback mechanism for bringing about improvement in quality of product & service delivered to customers. Brightfuture's Grievance Redressal Policy has been formulated in line with regulator guidelines on Customer Service. Policy outlines the framework for addressing customer grievances. Company defines a complaint as any deficiency or gap in service delivery towards the commitment provided to the customer.

Complaints could be on account of breach in committed turnaround time or non-fulfilment of the request a customer has placed with the Company. The Company shall ensure that the policy is made available in public domain (Company's website & Branches).

Objective

The Objective of the policy is to ensure that:

- All customers/distributors/direct sellers are treated fairly at all times.
- All complaints, requests and queries received from customers are responded with courtesy as per defined timelines
- Customers/distributors/direct sellers are fully informed of avenues to escalate their grievance within the Company and their rights to escalate, if they are not satisfied with the response of the Company.

Applicability/Coverage

- The policy is applicable to all products & services and all personnel working in company
- Applicable to Head Office departments and its personnel involved in functioning of operations of the Company

- It is applicable to Customers/distributors/direct seller and franchise holders
- Product and Services distributed/ referred/ sold by the Company

Aspects of grievance redressal policy

- The Company provides multiple touch –points to customers to register their grievance such as Branch, Call Centre, Email, Franchise Centers, support & Social media.
- Once the grievance is registered the Company takes it up with the concerned department for resolution.
- Resolution is provided as per the defined turnaround time
- The Company uses appropriate system for tracking and reporting the grievances raised by customers
- For all interactions received through regulator, timelines as mandated by respective regulator will be adhered to:

Time frames

1. Payout/Commission disputes: Ten (10) working days any payout related disputes or complaints.
2. Product/ Service disputes: Ten (10) working days
3. Refund of Payment: Ten (10) working days for refund of payment into customer's account
4. POS/Online disputes: Ten (10) working days
5. NEFT/RTGS: Ten (10) working days
6. Termination disputes: Ten (10) working days
7. Product Return disputes: Ten (10) working days

For all other interactions which do not fall under the above categories, the response time at each level stands as 10 working days.

Channels available for customers to report grievance

Level 1:

Write	Email	Call
Nodal Officer (1): Girjesh Kumar Saraswat 375/2/1, New No B-4, Village Gazipur, Delhi- 110092	girjesh@brightyourfutures.in	9595070631 011-45516600

Or

Online: [https://brightyourfutures.in/\(S\(luuzwjsqhk5xv0owgclzux4q\)\)/grivencell.aspx](https://brightyourfutures.in/(S(luuzwjsqhk5xv0owgclzux4q))/grivencell.aspx)

Level 1

- Includes online, call center, email & walk-in centers and branches. Company will acknowledge the customer issue and capture the same in the appropriate system
- Company has a defined turnaround time of 10 working days for a response
- If the customer is not satisfied with the response offered, then customer may choose to refer the matter to

Level 2 (Nodal officer/ Nodal Officer at HO)

Write	Email	Call
Nodal Officer (2): Syed Chanchal Hossain 375/2/1, New No B-4, Village Gazipur, Delhi- 110092	schossain@brightyourfutures.in	7705873155 011-45516600

Level 2

- Nodal office will acknowledge the customer issue and record in the system
- Company has a defined turnaround time of 10 working days for a response
- If the customer is not satisfied with the response offered then customer may choose to refer the matter to

Level 3 (Principle Nodal Officer)

Write	Email	Call
Nodal Officer (3): Kuldipa Singh 375/2/1, New No B-4, Village Gazipur, Delhi- 110092	kuldipa@brightyourfutures.in	9761602540 011-45516600

Level 3

- Principal Nodal office will acknowledge the customer issue and capture the same in the appropriate system
- b) Company has a defined turnaround time of 10 working days for a response at this level

Level 4: Director

- If your issue remains unresolved after approaching Level 1 /Level 2 /Level 3 or if the Company has not provided a resolution within 30 days you may choose to refer the matter to the Company director office.

Details of the same are under:

Write	Email	Call
Director Office: Guddoo Sarswat 375/2/1, New No B-4, Village Gazipur, Delhi- 110092	director@brightyourfutures.in	011-45516600

Record Keeping

- The record of complaints is maintained for a minimum period of seven years from the date of resolution.
- Backup copies are maintained as per the latest Backup Policy under the Information Systems Security Policy

Review of policy:

- The policy has been approved by the Customer Service Committee of the Company and is reviewed at regular intervals basis proposed amendments These reviews shall consider the following:
 - Internal factors such as changes in organizational structure or products and services offered
 - External factors such as changes in legislation or technological innovation
 - The policy would be available on Company's website and at all branches. All employees of the Company have been made aware of this policy.

FLOW CHART OF GRIEVANCES REDRESSAL MECHANISM & ESCALATION MATRIX

REGISTRATION OF GRIEVANCE BY CUSTOMER/ DISTRIBUTOR/ DIRECTSELLER TO NODAL OFFICER LEVEL -1

ASSESSMENT AND ACTION TAKEN ON THE REGISTERED GRIEVANCE BY THE RESPECTIVE NODAL OFFICER OF THE COMPANY (10 Days)

GRIEVANCE RESOLVED

YES

NO

GRIEVANCE FORWARDED TO NODAL OFFICER LEVEL -2 (10 Days)

NO

GRIEVANCE RESOLVED

YES

NO

GRIEVANCE FORWARDED TO NODAL OFFICER LEVEL 3 (10 Days)

GRIEVANCE RESOLVED

NO

YES

MATTER WILL BE FORWARDED TO DIRECTOR

GRIEVANCE SETTELED