



# Consumer Grievance Redressal Policy (ECICI)

The Consumer Grievance Redressal Policy has been designed by ECICI to ensure consistent service experience. ECICI shall provide a responsive, fair, expeditious grievance redressal procedures to all consumers.

WHAT EVERY EMPLOYEE NEEDS TO KNOW ABOUT THIS POLICY	
WHO	This policy applies to all ECICI employees who directly or indirectly receive and/or manage Consumer queries, complaints and disputes. This policy is also applicable to make Consumers aware of how and whom to contact in case of a query, complaint and dispute.
WHAT	This policy details ECICI's approach towards handling queries, complaints or disputes regarding the service offered by ECICI in an effective manner.
WHY	The policy aims to make the Consumer and the ECICI employees aware of what steps are followed to address a Consumer query, complaint or dispute.
Key policy points:	<ul style="list-style-type: none"> <li>• Background, Objective and Scope</li> <li>• Categorisation and definition of query and complaint</li> <li>• Levels of grievance redressal and timeframe for resolution</li> </ul>

## Contents

1.	Background .....	3
2.	Objective .....	3
3.	Scope .....	3
4.	Categorization .....	3
5.	Level of Grievance Redressal Mechanism .....	4
6.	Time Frame .....	4
7.	Complaint Reference Number.....	5
8.	Monitoring.....	5
9.	Mandatory Display .....	5
10.	Frequently Asked Questions on Credit Report .....	5
	Appendix A – Document Management .....	6

# 1. Background

ECICI's Consumer Grievance Redressal Policy (CGRP) describes ECICI's approach towards handling queries, complaints or disputes regarding the service offered by ECICI in an effective manner.

This policy has been formulated in line with RBI guidelines on Consumer Redressal Mechanism. The policy is available in the public domain – on the Experian website.

## 2. Objective

The objective of this policy is to:

- Create consumer awareness about ECICI's CGRP and the definition of a Consumer, Query, Complaint and a Dispute.
- Specify the mechanisms that are available to the Consumer to raise this with Experian
- Highlight the timelines within which a resolution is expected from Experian
- Handle complaints professionally & in a transparent manner

## 3. Scope

ECICI has made a free credit report being available on our website as a Service - ([Get your Experian Credit Report](#)). The Credit report is built using the data submitted by the Member Institutions. Any changes in the data needs to be provided by the Member Institution.

A Consumer of Experian is defined as

- any individual who has a Credit footprint and available in the Bureau records
- any Commercial entity who has a Credit footprint and available in the Bureau records

An Individual Consumer can retrieve his/her Credit report from the Experian website ([Get your Experian Credit Report](#)) as well as Partners and Clients that offer an Experian report as part of their own Customer Journey.

## 4. Categorization

A Consumer can have a:

- Query
- Complaint

regarding the service offered by Experian.

- A query is defined as a question by the consumer, often expressing doubt about something or looking for an answer from an authority. Query can be related to services made available by Experian.
  - Examples - How to retrieve a credit report, website details, clarification regarding entries in the credit report, how to raise a dispute etc

- A complaint is defined as an expression of dissatisfaction made by the customer related to its services, or the complaints-handling process itself, where a response or resolution is explicitly or implicitly expected. Complaint can be related to
  - Services made available by Experian to the Consumer which are not being met by Experian. or disagreement to the services rendered by ECICI.
    - Examples – Unable to retrieve a report from the website, unable to open the credit report, website not accessible.
  - An account / enquiry discrepancy in the Experian credit report obtained by the Consumer
    - Examples – Incorrect gender, wrong number of days mentioned under delays in payment, status of the account, credit score etc.

## 5. Level of Grievance Redressal Mechanism

### Level 1

- An Individual Consumer can call 022 – 6641 9000 (Monday to Friday – 9:30 am to 6:30 pm) or
- Write to the Consumer Support team at – [Consumer.Support@in.experian.com](mailto:Consumer.Support@in.experian.com)

### Level 2

In case there is no response within 7 days for query and complaint and 30 days for disputes, you may please contact the Nodal Officer at email – [nodal.officer.india@experian.com](mailto:nodal.officer.india@experian.com)

### Level 3

In case there is no response from the Nodal Officer within 2 days of the call or email, you may escalate the same to Principal Officer at email – [principalnodalofficer.india@experian.com](mailto:principalnodalofficer.india@experian.com)

In case emails are received to the Nodal and / or the Principal Nodal officer without having been sent to Level1, response will be received from Level 1 itself within the defined TAT

## 6. Time Frame

A query or a complaint regarding service on call by an Individual Consumer can be resolved during the call or responded on email within 7 days of receipt of all the required details on email. This is dependent on the nature of the query or complaint.

An Individual Consumer can raise a complaint regarding a tradeline / account (dispute) online using the link available on the website ([Raise a Dispute Online](#)). They can call the number mentioned above and Experian can help in retrieving the report and raise the dispute online. Experian will not be able to raise a dispute on its own based on a phone call received by the Consumer. A Consumer either needs to raise the dispute online or send all the details on the email id of the Consumer Support team. A dispute can be resolved either in favour of the Consumer or the financial institution. The Consumer will receive a status on email within 30 days of receipt of all details regarding the dispute.

A Financial Institution can also raise a dispute regarding an account of their Consumer by writing to us at [Consumer.Support@in.experian.com](mailto:Consumer.Support@in.experian.com). In order to resolve the dispute, the KYC details as well as the consent of the Consumer will be required.

## 7. Complaint Reference Number

ECICI will provide you with a complaint reference number when you submit your complaint to us

## 8. Monitoring

ECICI shall ensure that all complaints received are recorded and resolved. ECICI shall also ensure effective monitoring and escalation mechanism to the senior functionary so as to ensure that none of the disputes / complaints remain unresolved.

## 9. Mandatory Display

At ECICI, we would ensure visibility and accessibility to complaint handling process by providing:

- Appropriate display in its website
- Name, contact number and email ID of the Nodal & Principal Nodal Officer

## 10. Frequently Asked Questions on Credit Report

On our website we have a set of answers for a Frequently Asked Question on a Credit Report. This is the link where this is available - <https://www.experian.in/faq>

## Appendix A – Document Management

<b>Document ID Number:</b>	ECICI-IND-004
<b>Policy Type:</b>	Country (India)
<b>Parent Policy:</b>	NA
<b>Target Audience:</b>	ECICI
<b>Executive Policy Owner:</b>	Customer Service
<b>Governance Head:</b>	Head – Customer Service
<b>Committee Endorsement:</b>	Grievance Redressal Committee
<b>Approval Frequency:</b>	12 months
<b>Effective Date:</b>	30-Mar-2022
<b>Last Date Approved:</b>	30-Mar-2022

<b>Version</b>	<b>Effective Date</b>	<b>Approval Date</b>	<b>Author</b>	<b>Approved by</b>	<b>Revision</b>
1	30-Mar-2022	30-Mar-2022	Renu Jha & Bikram Singh	Grievance Redressal Committee and Board	New policy (Country Level)
2	15-Jun-2022	30-May-2022	Renu Jha & Bikram Singh	Grievance Redressal Committee and Board	Changes in Categorisation