

TALA

GRIEVANCE REDRESSAL POLICY

Revision & Approval History

Revision	Revision Date	Prepared By:	Authorized By:	Description
1.0	Sept, 2025	Legal & Compliance Team	Board of Directors	Initial Publication
2.0	Jan, 2026	Legal & Compliance Team	Board of Directors	Revised

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1. OBJECTIVES OF POLICY

At Talazen Finance India Private Limited ("us" or "we" or "our" or "Tala"), we take any form of customer complaints seriously. We prioritise customer satisfaction as we believe it to be an important aspect of developing any business. We attempt to comply with best industry practices to maintain the integrity of our services. This Grievance Redressal Policy ("Policy") covers how we address any complaints or grievances raised by our borrowers/customers, ("you" or "your") in accordance with the Reserve Bank of India (Non-Banking Financial Companies – Responsible Business Conduct) Directions, 2025, the Reserve Bank of India (Non-Banking Financial Companies – Credit Facilities) Directions, 2025, the Fair Practices Code (FPC) prescribed by the Reserve Bank of India ("RBI"), and the RBI (Integrated Ombudsman Scheme) Directions, 2021, each as amended from time to time.

The objectives of this Policy are:

- a. To provide transparency and accessibility of information to you to enable quick resolution of any disputes and/or complaints raised by you.
- b. To resolve your grievances in accordance with the maximum regulatory stipulated turnaround time of 30 days for resolving disputes prescribed under applicable law.
- c. To resolve your grievances relating to any employee, agent, or outsourced service provider of Tala.
- d. To provide for a stage-based approach to grievance redressal depending on the severity.

2. REPORTING OF COMPLAINTS

Keeping in mind the customer's interests and applicable guidelines issued by the Reserve Bank of India ("RBI"), we have provided various avenues to raise any grievances in order to provide the customer with the best possible experience.

Voice call/WhatsApp support:

- a. Customers may choose to report their grievances through a voice call by contacting our customer service telephone number at **09228859967**. The customer service telephone number shall be active from 09:00 AM to 07:00 PM excluding Sundays and government holidays. Our Customer Service Officer shall collect the required details and address the queries with the help of the support team.
- b. The Customer Service Officer shall share an acknowledgement of the complaint received over the call within 24 hours along with an indicative timeline within which the team shall provide a response to the queries or seek additional information relating to the complaint shall be shared with the customer over email or SMS. Such an indicative timeline shall not, in any event, exceed 30 (Thirty) days from the date of receipt of the complaint or such timelines as provided under the escalation matrix under para 3 of this Policy.
- c. Additionally, customers will also have the option to reach Tala's support team through Tala's official business account on WhatsApp.

Email support

- a. Customers may reach out to our support help desk at any time *via* email at hello@in-support.tala.co.
- b. An acknowledgement of the receipt of the complaint shall be communicated to the customer within 24 hours along with an indicative timeline within which the team shall provide a response to the queries or seek additional information relating to the complaint. Such an indicative timeline shall not, in any event, exceed 30 (Thirty) days from the date of receipt of the complaint or such timelines as provided under the escalation matrix under para 3 of this Policy. The customer shall be updated with the appropriate resolution to their queries *via* email.

Submitting complaints through Tala's website or digital lending apps on which Tala provides loans:

- a. Customers may choose to submit their grievances or raise complaints by accessing the grievance redressal facility available on Tala's website or any of the digital lending apps through which the customer has availed a loan from Tala. The details of such digital lending apps shall also be available on Tala's website.
- b. An acknowledgement of the complaint received on such complaint lodgement facility along with an indicative timeline within which the team shall provide a response to the queries or seek additional information relating to the complaint shall be shared with the customer over email or SMS.

3. ESCALATION MATRIX

Level 1

All customer grievances/complaints received through email/phone/through app (as mentioned above) shall be disposed of by Tala's customer service team within 7 (seven) business days from the date of the complaint or receipt of additional documents/information, as may be required from the customer.

Level 2

In case any grievance/complaint is not addressed or resolved within 7 (seven) business days, the customer may escalate the same to the Grievance Redressal Officer ("**GRO**") at the below-mentioned details:

Gaurav Parashar

Talazen Finance India Private Limited

Address: A-71, Sector 4, Gautam Buddha Nagar, Noida, UP - 201 301

Phone: +91-9228859965

E-mail: gro-in@tala.co

Level 3

In case the customer is not satisfied with the response/clarification provided by Tala, or in case any query/grievance is not resolved within a period of 30 (thirty) days by Tala, the customer may raise a complaint with the RBI through any of the following modes:

- a. The complaint management system of the RBI, by directly lodging complaints online on the complaints portal, i.e., <https://cms.rbi.org.in>.
- b. The Centralised Receipt and Processing Centre, 4th Floor, Reserve Bank of India, Sector 17, Central Vista, Chandigarh – 160017, for lodging complaints through postal mail and hand delivery.
- c. Through email at crpc@rbi.org.in for lodging complaints through email.

4. DISPLAY OF INFORMATION

Tala shall prominently display this Policy as well as name and contact details of the GRO on its website and at all its branches, if any.

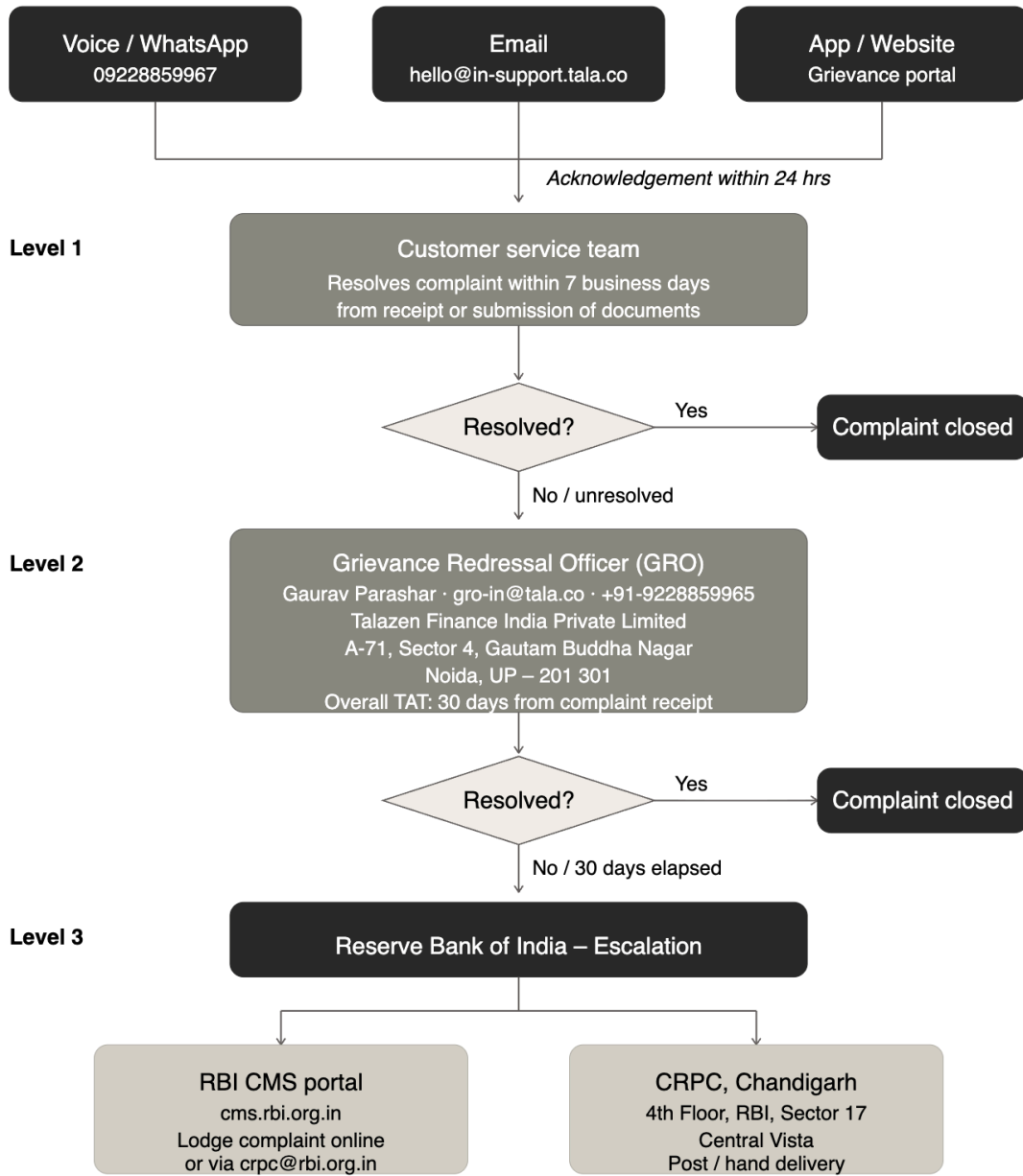
5. MONITORING AND REVIEW

The GRO shall monitor the complaints and their resolution and oversee the implementation of this Policy. A consolidated report of the monitoring shall be placed before the board of directors annually or at such periodicity as the board of directors may deem fit.

The board of directors shall review this Policy on an annual basis and make suitable amendments as may be necessary based on the recommendations made by the GRO.

6. GRIEVANCE REDRESSAL FLOW

Grievance redressal flow
Talazen Finance India Private Limited



RBI escalation available if unresolved after 30 days or if unsatisfied with Tala's response at any stage.
Tala shall display this policy and GRO details on its website and at all branch offices.