



Grievance Redressal Policy – January 2021

Contents

1. Introduction	3
2. Registration and Escalation of Complaints	4
2.1 Registration	4
2.2 Escalation	4
3. Time Frame for Response	5
4. Internal Review Mechanism (IRM)	5
5. Record Keeping	6
6. Review of Policy	6

1. Introduction

Our name, TransAsia alongwith its brand UCare Health, is the foundation of our firm. Started in 2017, UCare Health is empowering subscribers globally to lead healthier and better lives. Our tech-enabled preventive Health + Care platform brings an entire ecosystem of healthcare & emergency services to your smartphone, all at the touch of a button.

Ensuring that the customers remain happy and satisfied is our aim. We are proud of the intense professionalism that our entire team exhibits in our interactions with every single customer.

Customer complaints constitute an important voice of customer, and this policy details complaint handling through a structured grievance redressal framework. Complaint redressal is supported by a review mechanism, to minimize the recurrence of similar issues in future.

TransAsia's Grievance Redressal policy follows the following principles:

1. Customers are treated fairly at all times.
2. Complaints raised by customers are dealt with courtesy and in a timely manner.
3. Customers are informed of avenues to register their complaints.
4. Complaints are treated efficiently and fairly.
5. The employees of TransAsia work in good faith and without prejudice, towards the interests of the customers.

Employees are aware of the complaint handling process and the grievance redressal mechanism of TransAsia.

Features of the Policy

- 1.1. All complaints will be registered in a central complaints management system. Complaints will be assigned to respective teams for resolution. In case the resolution needs additional time, an interim response shall be sent to the complainant.
- 1.2. All complaints shall be monitored and marked as closed only after resolution of the customer grievance.
- 1.3. The Grievance Redressal Policy is accessible to all and it ensures that information is readily available on the modalities of making and resolving complaints. This policy is available on the website.
- 1.4. There will be no charge to a complainant, to lodge a complaint. The Grievance Redressal policy will be made available free of charge upon request.
- 1.5. The aim is to improve processes and systems towards better customer experience by taking cognizance of customer feedback and Complaints.

2. Registration and Escalation of Complaints

2.1 Registration

To facilitate faster and complete resolution of complaints, the complaint letter / email should contain –

- a) Complainant's name, address and contact details (e-mail id, phone / mobile numbers etc.)
- b) Customers are expected to provide product or service level information. For example, for cards product - card reference number, registered mobile number or any such related information.
- c) Details of any previous complaint/ request lodged, if any.
- d) Details and nature of the complaint.
- e) Copies of supporting documents, wherever applicable.

To register a complaint, feedback or query the customer can make use of the following avenues:

- i. Call the toll free number 022-42725100 to register their complaint
- ii. Write an email to contactus@ucare.co.in
- iii. Submit the complaint online on our website www.ucare.co.in
- iv. The customer can request a call back by providing their mobile number in the home page of our website www.ucare.co.in
- v. The customer can write to the following:

Operations Department
TransAsia Ventures Pvt. Ltd.
309, Mittal Commercial, Marol, Andheri (East),
Mumbai - 400 059.

2.2 Escalation

TransAsia shall strive to resolve the complaints at the various touch points itself within the stipulated timelines. In addition, a complaint escalation mechanism would be made available for customers to highlight any delay / deficiency in resolution.

In case a customer is not satisfied with the resolution provided or if a complaint is not resolved within 10 days of its registration or within defined turnaround time communicated, the complaint may be escalated.

The customer may write to the Grievance Officer whose details are provided below:

TransAsia Ventures Pvt. Ltd.
309, Mittal Commercial, Marol, Andheri (East),
Mumbai - 400 059

3. Time Frame for Response

All complaints received shall be resolved at the earliest and would be assigned an appropriate turnaround time depending on the nature of the issue. The indicative turnaround times are given below:

1. Normal Cases (all cases other than the ones mentioned below): 10 working days.
2. Fraud cases, legal cases and cases which need retrieval of documents and records > 3 months old: 45 working days.
3. Cases involving third party / other banks : 30 working days
4. Data Privacy cases: 15 working days
5. Chargeback related cases: 45 working days or as per RuPay / VISA / MasterCard guidelines.
6. If case additional time is needed for the resolution of the complaint TransAsia will inform the customer the reasons of delay in resolution and provide expected time lines for resolution of the complaint.

4. Internal Review Mechanism (IRM)

The purpose of the Internal Review Mechanism (IRM) is to enhance the consistency, transparency and fairness of decisions made regarding customer complaints.

As best practices TransAsia has set up a committee to monitor and review customer service and grievance mechanism of the TransAsia. Important feedback is shared between teams, on implementing service initiatives while assessing customer feedback on the overall quality of service rendered by TransAsia.

Customer Service Committee:

The committee is responsible to oversee the implementation of service enhancement initiatives across TransAsia. The Committee meets at regular intervals (at least once every six months) and is required to formulate policies on improved customer experience, assess the service governance structure and effect ongoing improvements in the quality of service provided by the TransAsia.

5. Record Keeping

- i) Complaints received via calls to the call centre, emails etc will be maintained for a minimum period of three years from the date of their resolution.
- ii) Complaints received via letters will be scanned and incorporated into the complaints management process for resolution.

6. Review of Policy

This policy has been approved by the Customer Service Committee and will be reviewed at annual intervals.

The reviews shall consider the following:

- Internal factors such as changes in organizational structure or products or services offered;
- External factors such as changes in legislation or technological innovation;
- The overall performance of the complaint management system, and
- The results of audit, if any conducted during the year by internal / external auditors.

The policy would be available on Ucare's website. All employees of TransAsia have been made aware of this policy.