



## **Complaints Handling Policy - IFSC Gift City IBU , Axis Bank Limited**

### **Introduction:**

Customer centricity is the core of the five values of the bank. Delivering consistent & defined service experience to its customers is imperative for the Bank. IBU shall adhere to the Grievance Redressal Policy of Axis Bank Limited, India the turn-around time for complaint resolution. The IBU takes complaints against them very seriously and maintains a procedure to ensure that complaints are dealt with promptly and fairly (definition of Customer Complaint/query as defined by Axis Bank limited on their website) .

### **Important Note**

Gift city branch is an offshore branch in SEZ Gift City catering to overseas customers, Customers within Gift city jurisdiction and LRS Customers. This policy will cover only Gift City Customers and queries pertaining to GIFT City.

### **Objective:**

The policy objective is to provide clear guidelines for Query/Complaint registration, Turnaround Time for Resolution, providing appropriate layers of Escalation and improve effectiveness of Complaint handling and overall customer service.

### **Process:**

- If Customer wish to register complaint, Customer shall send an email to [complaints.Giftcity@axisbank.com](mailto:complaints.Giftcity@axisbank.com). There are no charges for sharing complaint handling process and related services.
- Customer will send an email to [complaints.Giftcity@axisbank.com](mailto:complaints.Giftcity@axisbank.com) and approach any of our front-end channels with his query/complaint in writing.
- These front-end channels will acknowledge the interaction (latest within 7 days) and IBU/RM will provide the contact details of any individual responsible for handling the complaint.
- Respective officer will investigate the complaint, wherever an instant resolution is possible, the channel resolves the issue and conveys the resolution to the customer upfront.
- In case resolution is taking time than respective officer will update the complainant on the progress of the handling of the complaint, at least in the cases when the resolution is expected to take more than usual time (say 30 days) and will share the escalation matrix.
- Once the requirement is fulfilled or the issue is resolved, the officials will convey the resolution to the customer.
- If the customer is not satisfied with the resolution, he has the option to approach the next level for redressal.
- Mails addressed to the [complaints.giftcity@axisbank.com](mailto:complaints.giftcity@axisbank.com), will be replied in 3 working days if **the same pertains to Gift City branch.**
- Customers who do not have an account with Gift City and the complaint is on the onshore banking service, customers are requested to route those complaints through <https://www.axisbank.com/contact-us> and follow the procedure.

## **Escalation Matrix**

Branch will have 3 layer escalation matrix. It will be shared on demand as well as displayed at IBU Branch