

## Customer Grievance Redressal Process

We at, RBL Bank Limited (“Bank”) understand that excellence in customer service is the most important tool for sustained business growth. Bank’s Customer’s Grievance Redressal Policy articulates our objective to minimize instances that give rise to customer complaints and create a review mechanism to ensure consistently superior service behaviour.

### Customer Grievance Redressal Process for Banking, Credit Cards and Micro Finance:

Bank aims to offer the best-in-class service to its customers. However, if you feel that we have fallen short of your expectations in our service delivery at any point, kindly voice your feedback, grievance, and suggestions through our clearly defined Customer Grievance Redressal Process as detailed below.

#### 1. First Level Customer Grievance Redressal Forum

**a) General Complaints:** In case you have not received the expected level of service you may reach out to us with complete details of the complaint, your name and account number. You would be provided an acknowledgment of your complaint along with a reference number. You will receive a response from us within 10 working days.

<b>Channel</b>	General Complaints
<b>Contact us</b>	Customer Service Executive of your branch or write to the Branch Manager Please <b>click here</b> for branch contact details
<b>24-Hrs Helpline</b>	022 61156300
<b>Grievance Form</b>	To inform us of your complaint via electronic mail, please <b>click here</b>

#### b) Credit Cards:

Channel	For RBL Cards	For BFL Super Cards
<b>24-Hrs Helpline</b>	022 6232 7777	022 711 90 900
<b>E-mail address</b>	cardservices@rblbank.com	Supercardservice@rblbank.com
<b>Letter</b>	Manager - Credit Cards Service, RBL Bank Limited, Cards Operating Centre - COC, JMD Megapolis, Unit No 306-311 - 3rd Floor, Sohna Road, Sector 48, Gurgaon, Haryana 122018	

#### c) Micro Finance:

- Call us on 022 61846300 or write to : [customercare@rblbank.com](mailto:customercare@rblbank.com)
- Contact our RBL Bank/BC Branch Manager
- Write your complaint in the complaint register available in our RBL Bank/BC Branches

- Drop your complaint in the Complaint Box placed in our RBL Bank/BC Branches

## 2. Second Level Grievance Redressal Forum

If you are not satisfied with the response provided to you OR if you have not received any response in 10 working days, please escalate your grievance quoting the reference number.

- a) **General Complaints:** You may email to Regional Nodal Officer. The Regional Nodal Officer will respond to you within 10 working days.

<b>Email address</b>	RegionalNodalOfficer@rblbank.com
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- b) **Credit Cards:** You may email or write to Head Credit Card Services at –

<b>Email address</b>	headcardservice@rblbank.com
<b>Letter</b>	Head – Cards Services, RBL Bank Limited, Cards Operating Centre – COC, JMD Megapolis, Unit No 306-311 – 3rd Floor, Sohna Road, Sector 48, Gurgaon, Haryana 122018

- c) **Micro Finance:**

- Call the Regional Nodal Officer whose contact details are updated on our website or
- Write to : regionalnodalofficer@rblbank.com

## 3. Third Level Grievance Redressal Forum

If the reply provided by the Second Level does not meet your expectation OR if you have not received any response within 10 working days, you may call/ write to Mr. Vikas Nigam, Principal Nodal Officer, at the address/email/contact nos. provided:

<b>Contact number</b>	022 7143 2700
<b>Email address</b>	principalnodalofficer@rblbank.com
<b>Letter</b>	RBL Bank Ltd, Unit No. 306-311, 3rd Floor, JMD Megapolis, Sector – 48, Sohna Road, Gurugram – 122018, Haryana

Our Principal Nodal Officer will endeavour to resolve the issue to your satisfaction within 10 working days. In case, the complaint needs more time to be examined, the complaint shall be acknowledged by explaining the need for more time to respond.

#### 4. Reserve Bank Integrated Ombudsman

If the reply from Principal Nodal Officer fails to address your grievance OR if you have not received any response from the Principal Nodal Officer in 10 working days, you may write to the Reserve Bank Integrated Ombudsman under the provisions of Reserve Bank Integrated Ombudsman Scheme, 2021 (RBIOS,2021).

Please **click here** for more details of the **Reserve Bank Integrated Ombudsman**

You can also lodge your complaint under RBIOS, 2021 through physical mode to Reserve Bank of India, 4th Floor, Sector 17, Chandigarh 160017.

online on: <https://cms.rbi.org.in>

Call Toll Free No. – 14448

\*For International Financial Services Centres Authority Business Unit (IBU) Customers, if the Complainant is not satisfied with the redressal proposed by IBU/Bank, the Head of IBU shall inform the Complainant of appeal mechanism for resolving the complaint and provide the customer with the appropriate contact details upon request.

# The customers can refer to the Grievance Redressal Process for Turnaround Time (TAT) for the above levels of escalations available on the Bank's website.