

## INSURANCE ON-BOARDING TERMS AND CONDITIONS

### OLA FINANCIAL SERVICES PRIVATE LIMITED (OFS)

Updated and effective from 20 Dec 2021

These terms and conditions (“**User Terms**”) apply to Your use of the Insurance Facilitation Services on the Platform (*defined below*). This document is an electronic record in terms of Information Technology Act, 2000 and rules thereunder as applicable and the provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical or digital signatures.

By checking the tick box or by clicking on the “I ACCEPT” button or by using the Insurance Facilitation Services (*defined below*), or by use of any functionality of the Platform, You are consenting to be bound by these User Terms. PLEASE ENSURE THAT YOU READ AND UNDERSTAND ALL THESE USER TERMS BEFORE YOU USE OR ACCESS THE INSURANCE FACILITATION SERVICES. If You do not accept any of the User Terms, then please do not avail any of the services being provided therein. YOUR AGREEMENT TO THESE USER TERMS SHALL OPERATE AS A BINDING AGREEMENT BETWEEN YOU AND OFS IN RESPECT OF THE USE OR ACCESS OF THE INSURANCE FACILITATION SERVICES OFFERED ON THE PLATFORM.

Your acceptance of the User Terms shall be deemed to include your acceptance of the OFS Privacy Policy available, and any applicable Insurer (*defined below*) terms and conditions (together, the “**Agreement**”). If there is any conflict between these User Terms and any other applicable terms, in relation to the Insurance Facilitation Services, these User Terms shall prevail.

OFS reserves the right, in its sole discretion, to change, amend or otherwise modify the User Terms at any time, without prior notice, and Your continued access or use of the Platform and Insurance Facilitation Services affirms Your consent of the updated, amended or modified User Terms from time to time. If You object to these User Terms or any subsequent amendment or modification of these User Terms in any way, Your only recourse is to immediately terminate use of the Platform and Insurance Facilitation Services. We may require You to agree to additional terms (if any) between You and OFS in connection with specific services that You may avail from us from time to time.

#### 1. DEFINITIONS

- 1.1 “**Agreement**” shall have the meaning as assigned to such term in the foregoing paragraph;
- 1.2 “**Insurer(s)**” means an entity/insurance company who has permitted OFS as a Corporate Agent for Insurance solicitation and who offers Insurance to Users through the Platform/technology platform of OFS.
- 1.3 “**Insurance**” / “**Insurance Products**” means insurance products that are approved by IRDAI that is provided by the Insurer to the User, through the Platform/technology platform of OFS;
- 1.4 “**Insurance Facilitation Services**” means provisioning of insurance facilitation services through the Platform to facilitate and connect various Insurers to the User, including but not limited to renewals and any related services in relation to the Insurance;
- 1.5 “**IRDAI**” means Insurance Regulatory and Development Authority of India;
- 1.6 “**OFS Privacy Policy**” means OFS’s Privacy Policy as updated from time to time and available on [olacabs.com/tnc?doc=india-privacy-policy](http://olacabs.com/tnc?doc=india-privacy-policy)
- 1.7 “**Platform**” means the mobile application, website, or any other online platform owned and/ or operated by Ola Financial Services Private Limited wherein an User/customer will be able to purchase the Electric Vehicle (**EV**), including the charger, software upgrade and the insurance. This includes the platform owned by OFS as well, as applicable;
- 1.8 “**We**”, “**Us**”, “**Our**”, “**OFS**” means Ola Financial Services Private Limited;
- 1.9 “**You**”, “**Your**”, “**User**” means a customer or user using the Platform.

#### 2. ELIGIBILITY

- 2.1 OFS is a registered Corporate Agent (CA Registration No: CA0682) with IRDA and hereby provides its Insurance Facilitation Services to You subject to the following conditions.

- 2.2 You can use Your account created on the Platform to access the Insurance Facilitation Services. You are prohibited from selling, trading, or otherwise transferring Your account to any other party. You are responsible for maintaining the confidentiality of Your account and password, and for all the activities carried out therein, Your credentials that are used to access Your account and authorise transactions on the Platform, including restricting access to Your device in which You shall be accessing the Platform.
- 2.3 You hereby confirm that You are an individual, adult, over 18 years of age, resident Indian national or an entity legally established under the applicable law and any and all information You provide shall be true, accurate, current and complete. You are availing the Insurance Facilitation Services under this Agreement only on Your own behalf and not on behalf or in respect of any third party. You authorise us to contact You via telephone, email, SMS or other medium in relation to the Agreement.
- 2.4 Insurance is a subject matter of solicitation and by merely enquiring or submitting a proposal form containing Your details may not entitle You an Insurance cover as insurance offered is subject to underwriting rules and Insurer's policies. You understand that the Insurer may define their own internal citation for their respective Insurance policy, which shall be governed by the Insurer's underwriting guidelines and policy terms and conditions.
- 2.5 OFS acts as a corporate agent as part of Insurance solicitation and does not participate in underwriting the Insurance risk or carry the risk or act as an Insurer. Purchase of any Insurance Product by You is purely voluntary and not linked to availing of any other facility from OFS. For more details on risk factors, product details, terms and conditions and exclusions please read the relevant product brochure/policy wording/terms and conditions carefully before conclusion of sale.
- 2.6 The information and declarations that You provide on the Platform shall be true, accurate, current, correct and complete and any incorrect disclosure may lead to rejection of the proposal form and even repudiation of claim of any event covered as part of Your Insurance policy/cover. You understand that OFS in its capacity of corporate agent shall not be held liable for any losses to You or Your heir(s), as applicable, due to any such incorrect information or disclosure by You.
- 2.7 If You provide any information that is or becomes untrue, inaccurate, not updated or incomplete (or becomes untrue, inaccurate, not current or incomplete), or OFS or Insurer has reasonable grounds to suspect the authenticity of such information, OFS and the Insurer has the right to refuse, suspend or terminate Your account and refuse any or all current or future use of the Platform (or any portion thereof).
- 2.8 You agree and acknowledge that for undertaking any financial transaction through the Platform, OFS or its agents may undertake customer due diligence measures and seek mandatory information required for KYC purpose which as a customer, You are obliged to provide, while facilitating your request of Insurance with the Insurer, in accordance with applicable laws, including the Prevention of Money Laundering Act ("PMLA") and rules, and as per the directives of the Insurer and/or IRDAI. To enable the Insurer to comply with the KYC requirements prescribed under applicable laws, You hereby provide your consent to OFS and/or the Insurer and/or their respective authorised representatives/agents for obtaining and authenticating Your KYC information with the relevant regulatory authorities.
- 2.9 We or the Insurer may also request for additional information to establish, to its satisfaction, the identity of each new customer, and the purpose of the intended nature of insurance relationship between You and the Insurer. You agree to support Us and/or the Insurer in such instances.
- 2.10 Further, the details of the information that We collect and the manner in which We use such information is detailed in the OFS Privacy Policy, which forms part of these User Terms and shall stand incorporated herein by reference. If these User Terms are not acceptable to You, please do not provide any of Your information to OFS. In such event, We may not be able to provide You with Insurance Facilitation Services or some parts of it, as may be applicable.
- 2.11 OFS shall maintain the information provided by You under the directions of the IRDAI, such other regulators and applicable laws of India. This information shall also be maintained even after You close or uninstall the Platform application.
- 2.12 You shall not hold OFS liable in case any Insurance policy is rejected by an Insurer due to their internal rules and policies.

- 2.13 You hereby agree that nothing on the Platform shall be construed as conferring any license under any of OFS's or any third party's intellectual property rights, whether by estoppel, implication, or otherwise.

### **3. SCOPE OF SERVICES AND LIMITATIONS**

- 3.1 The Insurance Facilitation Services provided by OFS are available and valid only for use in India. The Insurance Facilitation Services offered by OFS through the Platform is merely a technology platform to facilitate and enable Users and the Insurers to interact with one another for their transactions and for applying / availing the Insurance facilitated herein.
- 3.2 You acknowledge and agree that Your application for Insurance is solely determined by the Insurer and that OFS does not in any way makes such determination. Further, the terms on which any Insurance is issued to You, shall be governed by the insurance policies of the Insurer agreed between You and the Insurer. OFS shall not be a party to any such policies.
- 3.3 You may be required to accept and agree to be bound by the Insurer terms for applying / availing the Insurance. These Insurer terms are in addition to, and not in derogation of these User Terms and the Agreement. The Insurer reserves the right to change or otherwise modify its respective terms from time to time.
- 3.4 OFS provides You with access to information primarily about Insurance Products and services restricted to Insurance, including but not limited to renewals.
- 3.5 The access to the Insurance Facilitation Services is subject to internet/mobile data and such other third-party fees. In addition, You must provide and are responsible for all equipment necessary to access the Platform.
- 3.6 You hereby agree that by using the Platform and Insurance Facilitation Services You agree not to use the Platform or its contents for any commercial purpose, make any speculative, false, or fraudulent or illegal transaction or any transaction in anticipation of demand; access, monitor or copy any content or information of the Platform using any scraper or other automated means or any manual process for any purpose, whatsoever. You shall not upload, post, or transmit any material that contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any software or hardware of the Platform.
- 3.7 By making use of this Insurance Facilitation Services, and furnishing Your personal / contact details, You hereby agree and consent that You are interested in availing Insurance Products for which You have submitted the required information/details.
- 3.8 By purchasing the Insurance and/or using or accessing the Insurance Facilitation Services, You hereby explicitly give consent to OFS for sharing your details such as name, age, date of birth etc. with the Insurers for the purpose of providing Insurance under these User Terms, for fulfilling the purpose of these User Terms and for fulfilling the compliance requirement under the applicable laws.
- 3.9 The Insurer(s) reserve the sole right to underwrite the Insurance policies and reject a request for Insurance for any reason whatsoever.
- 3.10 You agree that You shall be bound by the policies issued by the Insurer and that OFS is only facilitating the Insurance as a corporate agent as per the IRDAI guidelines and OFS shall not be responsible for any of the Insurance Products offered by the Insurer. You shall not hold OFS or the respective Platform liable for any deficiency in service by the respective Insurer(s) in issuing the Insurance to You nor shall OFS or the respective Platform be liable for any default in payment by You to respective Insurer(s).
- 3.11 Each Insurer shall have their own terms and conditions for the policy selected and/or chosen by You and the same shall be available as part of their respective policy wordings and the policy terms and conditions shall be annexed to the policy document and related documents including at the time of policy issuance by the Insurer which shall govern the Insurance policy. By purchasing Insurance policy on the Platform, You also agree and confirm that You have read and understood the Insurance policy terms and conditions provided by the Insurer and also acknowledge that the terms and conditions for such Insurance Product(s) are contractual arrangement between You and Insurer only.
- 3.12 Policy wordings, describes the product eligibility, benefits, exclusion, claim process and other details about the insurance policy/cover, including product terms and conditions. Additional

terms and conditions as stipulated by the Insurer will apply to the Insurance Policy that You may select. Such terms and conditions are provided by Insurer. Please read these additional terms and conditions carefully. You agree to abide by the terms and conditions of purchase imposed by Insurer. The terms and conditions mentioned in the policy document shall prevail over these User Terms with respect to Your Insurance policy.

- 3.13 You agree that any violation of any such Insurer's rules and restrictions may result in cancellation of Your policy, You being denied access to the applicable service(s), and may forfeit any monies paid for such services. OFS shall not be liable for any such issue.
- 3.14 OFS or the Insurer shall notify you in case of any rejection or change in premium charge basis the risk assessment of the Insurer and OFS shall have no control or visibility over the decision of the Insurer.
- 3.15 You shall promptly notify the change in Your communication address and appointment of nominee at the time of policy solicitation or after purchase of policy to OFS and/or the Insurer and ensure accuracy of information available with Us and the Insurer.
- 3.16 OFS shall ensure that the payment made by You against a policy is paid to the Insurer within the stipulated timeframe as defined under applicable regulations.
- 3.17 In case of a claim against an Insurance Policy, the claim process defined by Your Insurer shall be followed and the role of OFS shall be limited to assist You in sharing the process for such claim if requested.
- 3.18 You understand that OFS and/or the Insurer reserves the right to vary, alter or modify the User Terms, Insurance Facilitation Services and Insurance Products/policies offered, at their sole discretion. Using the Insurance Facilitation Services to avail Insurance once does not entitle automatic eligibility to avail similar products in the future, and the respective Insurer shall have the sole right to extend or restrict such eligibility.
- 3.19 You agree and authorize OFS to store and share Your details/information with our affiliates, group companies, partners, third parties in so far as required for offering value-added services, in association with the Insurance Facilitation Services selected by You or generally otherwise and You may be contacted by them for information and for sales through email, telephone and/or SMS.
- 3.20 You hereby explicitly provide consent to OFS, to link to third parties portal in order to search relevant information regarding Your vehicle(s) details including pollution control certificate based on the vehicle registration number/data provided by You to OFS. While doing so, You are aware and agree that such third parties may search for your vehicle details from other related available data sources. By doing so, OFS is not directly or indirectly, implying any association, sponsorship, endorsement, or affiliation with any such linked portals. OFS does not warrant the correctness of such information, offerings, the content of such portals or security thereof and shall not be held responsible for same. OFS disclaims any responsibility or liability for the actions, products, services and content of such third parties/their portal(s). You should carefully review any such information at Your end and You accept that any linking to such third party portal(s) and information therefrom is for your own benefit and at your own risk, cost and liability.
- 3.21 For buying the Insurance, You confirm that You have a valid pollution control certificate for the vehicle and undertake to renew the same during the policy period.
- 3.22 By accepting these User Terms, You agree and expressly authorize OFS and/or Insurer to send service related transactional/promotional SMS messages/emails and/or even contact you, even if your phone number is listed as DND with the concerned telecom regulatory authority/telecom operator.
- 3.23 You understand, agree and acknowledge that OFS or the Platform (acting for and on behalf of Us and/or the Insurers) will have the right to send You reminders electronically or by post and/or SMS and/or push notifications to Your registered phone number and/or Your e-mail in relation to the Insurance Facilitation Services and/or the Insurance Product availed by You, and reach You on your registered phone number during reasonable hours if You fail to pay the outstanding amount by relevant due date. You agree and undertake not to revoke the aforesaid consent to receive SMS, e-mail and other notifications through any manner whatsoever. You further acknowledge and confirm that You are aware of the nature of telecommunications/internet

services and that an email transmission may not be received properly. You agree to assume and bear all the risks involved in connection with the Insurance availed by You through the Insurance Facilitation Services, and undertake that that OFS or the Insurer(s) or the Platform(s) (as the case may be) shall not be responsible in any manner. You also agree that OFS and the Insurer(s) can appoint third party service providers/agents for the cash recovery/collection from You, as applicable.

- 3.24 You agree to receive promotional materials and/or special offers from OFS through email/SMS/notification/push notifications or any other communication tool or methods used by OFS from time to time.
- 3.25 You hereby accept and agree that OFS reserves the right to refuse, withdraw, discontinue or stop the provision of the Insurance Facilitation Service, terminate accounts, or remove or edit content on the Platform at any time, at the sole discretion of OFS, including, but not limited to, for violation of these User Terms or OFS Privacy Policy in which case, Your use of this Insurance Facilitation Service shall automatically stand terminated
- 3.26 You hereby agree that OFS may contact You either electronically or through phone, to understand Your interest in the selected Insurance Products and such service(s) relating to purchase of Insurance policy, renewals etc., and to fulfil Your service requirement even if your phone number is listed as DND with the concerned telecom regulatory authority/telecom operator.

#### **4. INSURANCE DISCLAIMERS**

- 4.1 The content/materials on the Insurance Product are provided by the Insurer and OFS claims no rights on such content and product. You understand that OFS is only a corporate agent and displays such content only or any materials to You to explain the product features to You as part of Insurance solicitation.
- 4.2 OFS takes no responsibility and assume no liability for the Insurance contents provided and displayed on the Platform that is provided solely by the Insurer.
- 4.3 The content relating to the Insurance Products and services published on the Platform may include inaccuracies or errors, including pricing errors. We do not guarantee the accuracy of and disclaim all liability for any errors or other inaccuracies relating to the information and description of the Insurance Products and we expressly reserve the right to correct any pricing errors on the Platform, as and when informed to us by the Insurers.
- 4.4 OFS makes no representation about the suitability of the information, and services contained on the Platform for any purpose, and the inclusion or offering of any Insurance Products or services on the Platform does not constitute any endorsement or recommendation of such products or services.
- 4.5 All such information, Insurance Products, and services are provided “as is” without warranty of any kind. OFS disclaims all warranties and conditions that the Platform, its services or any email sent from OFS, its affiliates, and/or their respective or associated service providers are free of viruses or other harmful components.
- 4.6 Although OFS endeavour is to provide correct policy details/Insurance comparisons, quotes, features etc., based on the information provided by the Insurers however, OFS, its directors, officers, employees, agents are in no way responsible to or liable to any User for his/her discussion to purchase an Insurance policy and every prospect/policyholder shall be solely responsible for the consequences of his/her decision.
- 4.7 For information on buying insurance, standard claim procedures / documentation, dos and don'ts, general alerts, dealing with intermediaries and FAQs – please visit IRDAI's customer education website, <http://www.policyholder.gov.in/>.

#### **5. CANCELLATION AND REFUNDS**

- 5.1 All payments with respect to refunds shall be the sole responsibility of the Insurer per the rules and regulations laid down by the IRDAI. Kindly contact the Insurer for the same. You understand that OFS has tied up with authorized payment gateways to allow You to make online payments towards Your Insurance premium amount and is only acting as a mere facilitator.
- 5.2 You, as a cardholder, may dispute a transaction carried out through the Platform and file a chargeback with Your issuing bank for the reversal of that transaction. Chargeback allows

transactions to be reversed by You under specified circumstances. However, honouring a chargeback by OFS or Insurer is subject to review and investigation and any chargeback raised may not be always honoured.

## **6. INDEMNIFICATION**

- 6.1 Per the provisions of the User Terms herein, You agree to indemnify, defend and hold harmless OFS, its affiliates, Insurers(s), and each of its and their respective directors, officers, partners, members, agents, representatives, co-branders or other partners, employees, information providers, licensors, licensees, consultants, contractors and other applicable third parties (collectively “Indemnified Parties”) from and against any and all claims, demands, causes of action, debt or liability, including reasonable attorney’s fees, incurred by the Indemnified Parties arising out of, related to, or which may arise from:
- (a) Your use of the Platform and the Insurance Facilitation Services;
  - (b) any breach or non-compliance or violation by You of any term of the Agreement including the Insurer terms;
  - (c) any dispute or litigation caused by Your action or omission; or
  - (d) Your negligence or violation or alleged violation of any applicable law or right of a third party.

## **7. DISCLAIMER OF LIABILITY**

- 7.1 OFS hereby disclaims all warranties and conditions with regard to this User Terms, information, software, products, and services, including all implied warranties and conditions of merchantability, fitness for a particular purpose, title, and no infringement. The service providers/ Insurers providing respective services on the Platform are independent entities and OFS is not liable for the acts, errors, omissions, representations, warranties, breaches or negligence of any such service providers/ Insurers or for any personal injuries, death, property damage, or other damages or expenses resulting therefore.
- 7.2 OFS has no role in determining returns or maturity benefits or any guaranteed additions and OFS does not plays any role in determining the death benefits, decision to honour or reject a claim or determining the surrender value of Your Insurance policy and shall not be held liable for change in returns or benefits illustrated or explained as part of Insurance policy solicitation.
- 7.3 Your policy may lapse in case of non-renewal or non-payment of subsequent premiums. OFS shall not be obligated to notify You of the renewal date and shall not be made liable to any implication of the policy status due to Your failure to renew the policy status.
- 7.4 There are no guarantees and no warranties regarding online availability, impressions, and redirections of any material, information, links, or content presented on the Platform. The information/content, link etc may be unavailable for online access at any time for any reason.

## **8. LIMITATION OF LIABILITY**

- 8.1 OFS shall not under any circumstances be liable for any direct, indirect, special, incidental, punitive or consequential damages, or for lost business, lost data or lost profits / opportunity etc., arising out of or in connection with Your usage of or inability to use the Insurance Facilitation Services and/or the Platform, Your access to, display of or use of the Insurance Facilitation Services and/or the Platform or with the delay or inability to access, display or use the Platform (including, but not limited to, Your reliance upon opinions appearing on the Platform; any computer viruses, information, software, linked sites, products, and services obtained through the Platform), whether in an action of tort, contract, negligence or other action, even if OFS may be advised of the possibility of such damages. Further, notwithstanding anything contained otherwise, under no circumstance shall the aggregate maximum liability of OFS to You exceed INR 100/- (Indian Rupees One Hundred only).

## **9. FORCE MAJEURE**

- 9.1 OFS shall not be liable for any failure or delay to perform any of its obligations if such performance is prevented, hindered or delayed, in part or entirely, by any Force Majeure event beyond the control of OFS (such as war, sabotage, fire, flood, pandemic, epidemic, explosion,

earthquake, acts of god, acts of third parties, civil commotion, lock down, strikes or industrial action of any kind, riots, insurgency, acts of government, breach of computer systems, malfunctioning of computer systems/ servers by any malicious code or virus, mechanical or technical errors/failures, power shutdown, failures in telecommunication or internet services etc.). OFS reserves the right to withdraw/ suspend the Insurance Facilitation Service so long as the Force Majeure event continues.

## **10. PROPRIETARY RIGHTS AND OWNERSHIP**

- 10.1 The Insurance Facilitation Services and the OFS platform where the Insurance is offered are owned/facilitated and operated by OFS.
- 10.2 The trademarks, logos and service marks (“Marks”) displayed on the Platform are the property of OFS and/or other associated parties and service providers/Insurers. Users are prohibited from using any Marks for any purpose without the written permission of OFS or such third party which may own the Marks.
- 10.3 All information and content including any software programs available on or through the Platform is protected by copyright. You are prohibited from modifying, copying, distributing, transmitting, displaying, publishing, selling, licensing, creating derivative works or using any such content available on or through the Platform for commercial or public purposes.
- 10.4 If You have comments regarding the Insurance Facilitation Services and/or the Platform or ideas on how to improve it, please contact our customer service. Please note that by doing so, You hereby irrevocably assign to OFS, and shall assign to OFS, all rights, title and interests in and to all ideas and suggestions and any and all worldwide intellectual property rights associated therewith. You agree to perform such acts and execute such documents as may be reasonably necessary to perfect the foregoing rights.

## **11. GOVERNING LAW AND JURISDICTION**

- 11.1 These User Terms shall be governed and construed in accordance with the laws of India. You hereby agree that any legal action or proceedings may be brought exclusively in the competent courts/tribunals having jurisdiction in Bangalore and both OFS and You irrevocably submit to the jurisdiction of such courts/tribunals.

## **12. GENERAL TERMS**

- 12.1 If any provision of this Agreement is invalid or unenforceable in any jurisdiction, the other provisions herein will remain in full force and effect in such jurisdiction and will be liberally construed in order to effectuate the purpose and intent of this Agreement, and the invalidity or unenforceability of any provision of this Agreement in any jurisdiction will not affect the validity or enforceability of any such provision in any other jurisdiction.
- 12.2 Notwithstanding anything contained otherwise, any provision hereunder that by its nature is intended to survive termination, will survive such termination.
- 12.3 The failure of OFS to exercise or enforce any right or provision of these User Terms will not constitute a waiver of such right or provision. Any waiver of any provision of these User Terms will be effective only if in writing and signed by OFS.
- 12.4 Except as otherwise expressly provided in these User Terms, there shall be no third-party beneficiaries to this User Terms.
- 12.5 This User Terms constitutes the entire agreement between You and OFS and governs Your use of the Platform, superseding any prior agreements between You and OFS, only with respect to the services provided in capacity of a corporate agent as per the guidelines of IRDAI.

## **13. GRIEVANCE**

If you have any concerns or grievances with respect to the Insurance Facilitation Services, you may refer to the grievance mechanism below -

**Level 1: Customer Support** Customers can contact our 24x7 customer service team (i.e., customer care executive) via e-mail at [insurance.support@olacabs.com](mailto:insurance.support@olacabs.com) or by making a call to our customer care executive at 080- 69794500 which provides timely resolution to queries/ complaints across channels. Post receipt of the queries/ complaints, we shall immediately send a response/ auto response to the customers acknowledging the complaint along with the registered complaint number. The customers can also request for a call back for query and we would be happy to reach out to the customer. The team will initiate action to resolve your complaint

expeditiously, preferably within 48 hours and will strive to ensure resolution to your concern/ query within 5 (five) business days from receipt, subject to dependencies from merchant/ payment gateways etc.

**Level 2: Grievance Officer** If customer's query remains unresolved or customer is dissatisfied with the response from Level 1, customer can escalate the matter to our Grievance Officer who will be happy to address issues that have remained unresolved despite help from our Manager Customer Care. Customer can contact our Grievance Officer with the details of interaction via our Customer Care at: Mr.Nikhil Poojari Ola Financial Services Private Limited; Address: No. 414, Regent Insignia, 3rd Floor, 4th Block, 17th Main, 100 Feet Road, Koramangala, Bangalore - 560034, Karnataka, India; Email Address: Nikhil.Poojari@olacabs.com. We will strive to ensure this is resolved within 3 (three) business days from the date of receipt.

**Level 3: Nodal Officer** In the unlikely event that the customer issue remains unresolved to customer's satisfaction despite escalating to our Grievance Officer, the customer can reach out to the Nodal Officer appointed by us. OLA FINANCIAL SERVICES PRIVATE LIMITED CIN No. U22219KA2007PTC127705 Registered Office: Regent Insignia, #414, 3rd Floor, 4th Block, 17th Main, 100 Feet Road, Koramangala, Bangalore – 560034 OLA FINANCIAL SERVICES PRIVATE LIMITED (Formerly known as ZipCash Card Services Private Limited). The nodal officer can be reached at - [nodal@zipcash.in](mailto:nodal@zipcash.in) . We will strive to ensure this is resolved within 3 (three) business days from the date of receipt. Note: Internal Ombudsman In the event that the customer issue remains unresolved for a period of 2 weeks, then OFS may refer the complaint to its Internal Ombudsman, who will help resolve the issue for the customer. However, please note that all complaints will not be referred to the Internal Ombudsman and this is subject to applicable regulations/guidelines and OFS internal standard operating procedure.

**Level 4: Integrated Ombudsman Scheme** In the unlikely event that the customer issue remains unsolved to the satisfaction of the customer, the customer can also file a complaint with the Ombudsman, as per the scheme issued by the Reserve Bank of India available at [https://www.rbi.org.in/Scripts/BS\\_PressReleaseDisplay.aspx?prid=52549](https://www.rbi.org.in/Scripts/BS_PressReleaseDisplay.aspx?prid=52549).

Address: Centralized Receipt and Processing Centre, Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017

Web link to lodge complaints: <https://cms.rbi.org.in>

Email ID – [crpc@rbi.org.in](mailto:crpc@rbi.org.in) Toll-free number – 14448 (9:30 am to 5:15 pm).

The Contact Centre is being operationalised in Hindi, English and in eight regional languages to begin with and will be expanded to cover other Indian languages in due course. The Contact Centre will provide information/clarifications regarding the alternate grievance redress mechanism of RBI and to guide complainants in filing of a complaint.

For any other grievances please visit [www.irdai.gov.in](http://www.irdai.gov.in)