

Customer Grievance Redressal Mechanism

1. Objective:

Blubble Private Limited ("Company") is committed to maintaining a transparent, fair, and efficient grievance redressal mechanism for its employees, customers, vendors, and stakeholders. This policy ensures a structured process for resolving customer complaints related to financing, credit reporting, and other services provided by Blubble private Ltd. This mechanism is board-approved and reviewed periodically as per the Company's review policy.

2. Scope & Applicability:

This grievance redressal mechanism applies to all customer complaints, including but not limited to:

- Loan disbursement and repayment issues
- Credit Report discrepancies as per CIC Regulations, 2006
- Consent-based sharing of Credit Information under CICRA, 2005

3. Grievance Redressal Process:

a) Submission of Grievance:

- Complaints can be submitted through the following channels:
 - Email: care@turno.club
 - Website: <https://www.turno.club>
 - Customer Helpline: +91-8861012323
 - Head Office Address: 7-A1, 3rd Cross Rd, near VR mall, Singayyanapalya, Krishnarajapuram, Bengaluru, Karnataka 560048
- Anonymous complaints may be considered if sufficient details are provided.

b) Acknowledgment & Resolution Timeline:

- Complaints will be acknowledged within **3-5 working days**.
- The investigation will be completed, and a resolution will be provided within **30 working days**.
- If additional time is required, an interim response will be communicated with an expected resolution timeline.

4. Consent Withdrawal Process:

Customers who have provided consent for sharing their Credit Information and wish to withdraw it can do so via:

- **Email:** care@turno.club
- **Online Form:** Available on the Company's website
- **Written Request:** Sent to the Grievance Officer

Upon receipt of a valid request:

- The Company will delete stored Credit Information and confirm the action within **7 working days**.
- If the request is not actioned, it can be escalated as per the **Escalation Matrix** below.

5. Escalation Matrix:

If the grievance is not resolved within the stipulated time, it may be escalated as follows:

Sl.	Level	Turn-around time (Working Days)	Name and Designation	Contact Details
1	Grievance Officer	7	Ashikraj	Email: ashik.raj@turno.club
2	Senior Management	10	Varun Das	Email: varun.das@turno.club

Escalation matrix remains same for both Consent Withdrawal Process and Grievance Redressal Policy

8. Board Oversight & Compliance:

- The Board of Directors shall periodically review the grievance redressal mechanism.
- A consolidated review report on grievance redressal shall be submitted to the Board at regular intervals.

7. Fair Practices & Customer Protection:

- The Company shall ensure that customer data is handled securely and not misused by third parties or outsourced service providers.
- Interest rate policies, loan terms, and recovery practices shall be disclosed transparently to customers to prevent grievances related to excessive charges.

9. Non-Retaliation & Compliance:

- The Company strictly prohibits retaliation against any person filing a grievance or consent withdrawal request in good faith.
- All logs related to **Consent Capture and Withdrawal** will be permanently maintained for verification.

10. Adoption & Review:

- This policy shall be reviewed periodically to ensure its effectiveness and compliance with regulatory requirements.
- Any amendments will be approved by the Board of Directors and communicated accordingly.

For any grievances, please contact: **Grievance Officer, Turno Private Limited**

Email: care@turno.club

Phone: 8861012323

For CIBIL Credit Information Report: TransUnion CIBIL <https://www.cibil.com/contact-us-faq>