

## **POLICY ON HANDLING CROSS BORDER COMPLAINTS**

CareEdge Global IFSC Limited (“**CGIL**”) is a Public Limited Company incorporated under the Companies Act, 2013 and is a Capital Market Intermediary as a Credit Rating Agency registered with International Financial Services Centres Authority (“IFSCA”).

CGIL has formulated this policy on handling cross border complaints as per the requirements under the International Financial Services Centres Authority (Capital Market Intermediaries) Regulations, 2021. This policy is designed to establish a clear framework for managing complaints that arise from international interactions, ensuring that all parties are treated with respect and fairness.

Cross border operations of CGIL entail provision of services to its customers having presence outside India. CGIL is committed towards highest standards of integrity in conducting its business with its clients. Accordingly, CGIL prescribes that any client, investor or stakeholder may submit its grievance or complaint, in relation to any services/ products offered by CGIL or any terms of the agreement to which CGIL is a party.

To raise an issue, a stakeholder may send an email to the email ID given below, specifying the nature of complaint, its details, remedy sought and any references to contractual documents, communications or correspondence with CGIL as may be necessary and relevant to the complaint.

CGIL adheres to regulatory requirements, as may be prescribed by IFSCA or by applicable law, for services rendered. Additionally, in case of complaints raised by the clients of CGIL, the same shall be governed by the terms of the agreement entered with the respective client. The details of the services/ products and CGIL’s policies are available on its website.

All complaints will be acknowledged in writing by CGIL within three (3) business days of receipt. Any complaint involving an employee, or his/her work will be investigated by the appropriate department within CGIL, which may include the employee’s next level of management, the Legal & Compliance Department or Human Resources as appropriate. CGIL will seek to resolve the complaint as quickly as possible. However, in most cases, a written response to the complaint of the client will be provided within thirty (30) business days from the date of receipt of the complaint explaining any course of action being taken or recommended by CGIL. However, if the scope of the complaint demands further investigation after thirty (30) business days, CGIL will inform the client explaining why the matter has not been resolved and indicating when a final response is likely to be made. CGIL shall take adequate steps for redressal of grievances of the investors within thirty (30) business days of the receipt of the complaint. All complaints will be handled in a fair, consistent and timely manner. Any resolution or remedies offered by CGIL will be within the scope of applicable laws, regulations and internal policies and process of CGIL.

Any information pertaining to a client/ investor complaint or grievance and redressal of such complaint will be retained for records of CGIL.

For further information, please contact CGIL’s helpdesk at [complaints@careedgeglobal.com](mailto:complaints@careedgeglobal.com)