

## Complaints and Grievance Redressal:

We commit to resolve any complaints and grievances well within the 30 days regulatory timeline. We believe that Investor service is a vital element for sustained business growth and we want to ensure that our Investors receive exemplary service across different touch points. Prompt and efficient service is essential for retaining existing relationships and therefore Investor satisfaction becomes critical to us, especially since we follow the Direct-to-Investor model. Investor queries and complaints constitute an important voice of Investor, and this policy details grievance handling through a structured grievance redressal framework. Grievance Redressal is supported by a review mechanism, to minimize the recurrence of similar issues in future. The Grievance Redressal policy follows the following principles: Investors will be treated fairly at all times. Complaints raised by Investors will be dealt with courtesy and in a timely manner. Queries and Complaints will be treated efficiently and fairly. The Investment advisor and employees work in good faith and without prejudice towards the interests of the Investors. The Investment Advisor has a dedicated Client Servicing Team which is responsible for timely and prompt communication with our clients, while having an open attitude towards service recovery, and providing alternate solutions to investors, thus ensuring healthy relationships with our clients.

Grievance Redressal Mechanism Client's queries/complaints may arise due to lack of understanding or a deficiency of service experienced by clients. Deficiency of service may include lack of explanation clarifications, understanding which escalates into shortfalls in the expected delivery standards, either due to inadequacy of facilities available or through the attitude of staff towards clients.

1. Clients can seek clarification to their query and are further entitled to make a complaint in writing, orally or telephonically. An email may be sent to the Client Servicing Team at [Vinaya.Kini@Unien.in](mailto:Vinaya.Kini@Unien.in). Alternatively, the Investor may call on +91 9900512814
2. A letter may also be written with their query/complaint and posted at the below mentioned address: No. 113, 7th B Cross, AECS Layout Stage II, Sanjay Nagar, Bangalore 560094.
3. Clients can write to the Investment Advisor at [vishi@unien.in](mailto:vishi@unien.in) if the Investor does not receive a response within 10 business days of writing to the Client Servicing Team. The client can expect a reply within 10 business days of approaching the Investment Advisor.
4. In case you are not satisfied with our response you can lodge your grievance with SEBI at <https://scores.sebi.gov.in> or you may also write to any of the offices of SEBI. SCORES may be accessed through SCORES mobile application as well, the same can be downloaded from below link:  
<https://play.google.com/store/apps/details?id=com.ionicframework.sebi236330>
5. For any queries, feedback, or assistance, please contact SEBI office on toll free Helpline at 1800 22 7575/ 1800 266 7575.

