

Grievance Policy

PhonePe application developed by PhonePe Private Limited (Formerly FX Mart Private Limited), a company incorporated under the Companies Act, 1956 with its registered office at Unit No.001, Ground Floor, Boston House, Suren Road, Off. Andheri-Kurla Road, Andheri (East) Mumbai – 400 093, India.

We at PhonePe value the trust placed upon us and strive to offer the best experience to You. Our Grievance policy has been designed to resolve customer grievances in a timely and efficient manner, while treating our customers fairly and courteously.

Our endeavour is to provide You with a seamless experience while transacting via PhonePe App and when required, our in-app customer redressal support process, is able to address all Your concerns. In rare circumstances where, owing to various human, network or system errors, some issues arise requiring a more focused and customised redressal, You may refer to the following redressal mechanism in the sequential order.

Grievance redressal

We have formulated an escalation matrix to ensure that Your concerns are routed and addressed by the right team. You are requested to read and understand the below escalation matrix to ensure a timely redressal of Your concern.

We recommend You to carefully go through our help pages that provide self-help to our customers. For queries and concerns that are not addressed through the help pages, You can contact our customer support team through phone, email or through PhonePe App.

Our in-app support channel is able to resolve a vast majority of customer complaints. In any uncommon scenario, where You wish to escalate the concern to next level, You need to ensure that You have already exhausted the previous level(s) and Your concern remains un-resolved or not resolved to Your satisfaction.

Service Levels

Service Levels for Recharge, Bill Pay, PhonePe Wallet, PhonePe Gift Cards, UPI (Unified Payments Interface), Stores, Investments, PhonePe Switch and Vouchers.

Level 1

1. Complaints Registration:

- You can register your complaint with PhonePe Customer Support by clicking on the (?) icon on the home page of the PhonePe App.
- We offer customer support service 24 hours a day and 7 days a week.

2. Resolution of Complaints:

- We are committed to providing you with our first response within 24 hours of receiving the complaint.
- We aim to resolve all Your complaints/queries within 3 business days.
- Resolution of Your complaint may get delayed due to operational or technical reasons. In such a scenario, You will be proactively informed of the timelines during which Your complaint will be addressed.
- In a few scenarios, while the resolution to a complaint is instant, it may take time for it to get reflected in the system. For example, refund approval can be instant, but it may take 3-10 days to reflect money into the account. Please note that such delays are attributable to banking and other operational issues.
- Complaints related to 'fraud and risk assessment' often take longer to investigate due to the involvement of multiple agencies. The resolution time in such cases is dependent on the severity and complexity of the case. You shall be proactively informed of the timelines in such cases.

Note: Users are proactively informed of delays if any, in the resolution. Escalation of Complaints to Level 2, if User is not satisfied.

Level 2

1. Complaints Registration: You can access any of the following channels to escalate your complaint.
 - Register a complaint on <https://support.phonepe.com>
 - [Call our customer support center on 080-68727374 / 022-68727374.](tel:080-68727374)
2. Resolution of Complaints :
 - We are committed to providing a first response within 24 hours of receiving the complaint.
 - We aim to resolve all Level 2 complaints within 3 business days. Any delay in the resolution time shall be proactively communicated to you.

Level 3

1. Complaints Registration:

In accordance with the Information Technology Act, 2000 and rules made thereunder, the name and contact details of the Grievance Officer is provided below Contact:

Principal Nodal Officer - Sinu Sudhakar

Nodal Officer - Sinchan Kumar Saha

Phone: 080-68727374 / 022-68727374

Webpage:grievance.phonepe.com

Address: Office-2, Floor 4,5,6,7, Wing A, Block A, Salarpuria Softzone, Service Road, Green Glen Layout, Bellandur, Bengaluru, Karnataka-KA, Pin- 560103

Working hours: Mon-Fri 10 am to 7 pm

2. Resolution of Complaints:–
 - We are committed to providing a first response within 24 hours of receiving the complaint.
 - We aim to resolve all Level 3 complaints within 7 business days. Any delay in the resolution time shall be proactively communicated to you.

Level 4

If your query or complaint has not been satisfactorily resolved at previous levels within 30 days, you can reach out to the digital ombudsman.

Complaint lodging portal of the Ombudsman: <https://cms.rbi.org.in/>

Toll-Free PNo: 14448

Email ID: crpc@rbi.org.in

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

For more details, please refer to the link [RBI Ombudsman](#)

Sr.No.	Particulars	Maximum Liability of Customer
1	Contributory fraud/negligence/deficiency on the part of the PhonePe,(irrespective of whether or not the transaction is reported by the customer)	Zero
2	Third-party breach where the deficiency lies neither with PhonePe nor with the customer but lies elsewhere in the system, and the customer notifies PhonePe regarding the unauthorized payment transaction. The per transaction customer liability in such cases will depend on the number of days lapsed between the receipt of transaction communication by the customer from PhonePe and the reporting of unauthorized transactions by the customer to PhonePe -	
	i. Within three days#	Zero
	ii. Within four to seven days#	Transaction value or ₹10,000/- per transaction, whichever is lower
	iii. Beyond seven days#	PhonePe would decide on a case-to-case basis.
3	In cases where the loss is due to negligence by a customer, such as where he/she has shared the payment credentials, the customer will bear the entire loss until he/she reports the unauthorized transaction to PhonePe. Any loss occurring after the reporting of the unauthorized transaction shall be borne by PhonePe.	
4	PhonePe may at their discretion, decide to waive off any customer liability in case of unauthorized electronic payment transactions even in cases of customer negligence.	

Customer Responsibility on Limited Liability.

- Customers must take appropriate measures to safeguard their accounts by using strong Passwords and Pins, which need to be changed at regular intervals. Pins/ Passwords and OTP must not be shared with anyone via email/telephone including employees of PhonePe. PhonePe will never ask for such credentials.
- Customers must update their mobile numbers and email ids regularly with PhonePe to keep the information up to date and receive ongoing alerts.
- Customers must mandatorily register for SMS alerts and e-mail alerts (wherever applicable) for electronic payment transactions.
- Customers need to monitor transactions regularly, either from the SMS alerts or through the mobile app to identify any unauthorized transaction.
- It is the responsibility of the customer to promptly report any unauthorized transaction on the account to PhonePe, ensuring that there is no delay in reporting.

Raise BBPS dispute

To raise a Bill pay dispute at BBPS click [here](#)

- i. Complaints raised through this link are resolved by NPCI appointed operating units.
- ii. Please note that Phonepe does not look into these complaints and will not be sending any notification when the complaint gets resolved.