



**KILPI TECHNOLOGY & SERVICES PVT.LTD (Finayo)**

## **FAIR PRACTICE CODE POLICY**

### **Purpose**

**KILPI TECHNOLOGY & SERVICES PVT.LTD ( Finayo)** is committed to conducting business with integrity, transparency, and fairness. This Fair Practice Code (FPC) outlines our commitment to ethical practices and our responsibility to ensure that our dealings with customers are transparent, fair, and respectful.

### **Scope**

This policy applies to all employees, agents, and representatives of **KILPI TECHNOLOGY & SERVICES PVT.LTD ( Finayo)** and outlines our guidelines for interacting with customers, processing loans, and maintaining customer relationships

### **Key Principles**

- 1. Transparency:** We will clearly disclose all loan terms, conditions, and interest rates. We will provide regular account statements and transaction records.
- 2. Fair Treatment:** We will not discriminate based on race, gender, age, religion, or occupation. We will not harass or coerce customers for loan recovery.
- 3. Responsible Lending:** We will assess borrowers' creditworthiness and repayment capacity. We will offer best competitive rates.

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**4. Grievance Redressal:** We will establish a clear complaint resolution process. We will respond to customer complaints **within stipulated time frame.**

**5. Data Privacy:** We will protect customer data and maintain confidentiality. We will comply with data protection regulations.

**6. Communication:** We will communicate with customers in a clear, transparent, and respectful manner.

**7. Account Maintenance:** We will regularly update customer's records and other information.

**8. Loan Appraisal and Disbursal:** We will follow a fair and transparent loan appraisal process. We will disburse loans as per agreed terms and conditions.

**9. Collection Practices:** We will ensure collection agents are trained to interact with customers respectfully. We will not harass or intimidate customers during loan recovery.

### **Implementation**

- All employees will be trained on this policy.
- Customer-facing staff will explain the policy to customers.
- We will review and update this policy annually.

### **Monitoring and Compliance**

- The Compliance Officer will monitor adherence to this policy.
- Any violations will be investigated and addressed promptly.



## KILPI TECHNOLOGY & SERVICES PVT.LTD (Finayo)

### **Customer Awareness**

- We will display this policy prominently on our website and at branch offices.
- Customers can provide feedback or complaints to  
Mail -[support@finayo.tech](mailto:support@finayo.tech) ,contact no- 987033291 ,Address- 5<sup>th</sup> floor, India  
Accelerator Corenthum Iconic Tower,Noida,Sector-62,nearby electronic city  
metro station.

By adopting this Fair Practice Code, we reaffirm our commitment to ethical business practices and our dedication to building trust with our customers.

**Date of Last Review:** March 2024.

**Next Review Date:** September 2024.

### **Review of Fair Practice Code**

The Director's shall be authorized to review and approve any modifications to the fair practice code from time to time.

Policy Prepared By

Policy Approved By