

GRIEVANCE REDRESSAL POLICY

Introduction

Kanji Forex Private Limited (“**Kanji Forex**”) believes that excellence in customer service is the most important tool for sustainable business growth. Kanji Forex has attached high priority to customer satisfaction and also taken a number of initiatives aimed at achieving high standards of customer satisfaction and complaint free customer service. As a service organisation, imparting good customer service and enhanced level of customer satisfaction should be the prime concern.

Objective

The Objective of the policy is to ensure that:

- a) All customers shall be treated fairly and without bias.
- b) to provide seamless redressal and assistance through skilled and qualified customer service professionals.
- c) All queries, complaints, service requests received from Customers shall be addressed per defined timelines for speedy and effective resolution.
- d) Customers are made completely aware of their rights so that they can opt for alternative remedies if they are not fully satisfied with our resolution to their complaint.
- e) To work in good faith and without prejudice to the interests of the aggrieved and dissatisfied Customers.
- f) To comply with the regulatory guidelines.

GRIEVANCE REDRESSAL FRAMEWORK

Primary Support:

The Customer may reach out to us through chat via WhatsApp or In-app support icon for resolution.

Level 1:

If the Customer is not satisfied with the resolution provided through various channels as mentioned above, he/she may lodge a complaint by sending an email to us from their registered email id as per the Escalation Matrix mentioned below.

Customer Service Department

Kanji Forex Private Limited

Address: Unit No A/3 , Gokul Archade CHS LTD, Sahar Road, Nr Gareware Police Station, Vile Parle (East), Mumbai, Maharashtra 400057, India

Email: support.forex@kanji.in, contact@support.niyoforex.com, escalation@support.niyoforex.com

The Customer Service Department is committed to resolve all the queries/issues within 6 (six) working days from the receipt of the complaint.

Level 2:

If the resolution offered in Level 1 is not as per the Customer's expectation, the customer may escalate the matter to next level i.e., to the Grievance Redressal Officer. The details of the Grievance Redressal Officer are mentioned below.

Grievance Redressal Officer (GRO)

Kanji Forex Private Limited

Address: Unit No A/3, Gokul Archade CHS LTD, Sahar Road, Nr Gareware Police Station, Vile Parle (East), Mumbai, Maharashtra 400057, India

Email: grievance.forex@kanji.in, grievance@niyoforex.com

The Grievance Redressal Officer shall endeavour to resolve the grievance within a period of 5 (five) working days from the date of receipt of the escalated grievance.

Level 3:

If the resolution offered in Level 2 is not as per the Customer's expectation, the customer may escalate the matter to the next level i.e., to the Nodal Officer. The details of the Nodal Officer are mentioned below.

Nodal Officer (NO)

Kanji Forex Private Limited

Address: Unit No A/3, Gokul Archade CHS LTD, Sahar Road, Nr Gareware Police Station, Vile Parle (East), Mumbai, Maharashtra 400057, India

Email: escalations.forex@kanji.in, escalations@niyoforex.com

The Nodal Officer shall endeavour to resolve the grievance within a period of 6 (six) working days from the date of receipt of escalation.

If the grievance redressal offered by Kanji Forex post Level 3 is not satisfactory, the Customer may approach the Reserve Bank Integrated Ombudsman Scheme by [clicking here](#) for resolution.

Grievances relating to Services availed at Kanji Forex Branches:

The Consumer may reach out to the concerned branch for resolution. If the Consumer is not satisfied with the proposed resolution at the Branch, the Consumer may directly lodge a complaint with the Grievance Redressal Officer (GRO) and follow the same procedure of escalation matrix as mentioned above.

OTHER GRIEVANCES:

Kanji may offer Services in collaboration and partnership with certain third parties, in case a grievance is related to such services, the Consumer will be informed about the same and accordingly redirected/connected with the concerned third party for resolution. Our team will (to the extent possible) provide assistance to the Consumer with resolution.

Payment related grievances shall be processed as per the concerned payment gateway partner. Our payment gateway partners and their grievance redressal policy are as follows:

PayU Payment Systems Private Limited: <https://payu.in/grievance-policy/>

Kanji Forex's Customer Grievance Redressal Policy aims at minimizing instances of Customer complaints and grievances through proper service delivery, review and prompt and effective redressal mechanism. The review mechanism will help in identifying shortcomings in product features and service delivery and thereby improve the Customer experience and satisfaction.

Kindly note that the grievance redressal policy is subject to modification from time to time as per Kanji's discretion.

Last modified on - 10/10/2025.