

The Citizen's Charter

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1. INTRODUCTION

- 1.1. **Unacores AA Solutions Private Limited** (“**Unacores**”, “**we**”, “**us**”, “**our**”, “**Company**”), has laid down this Citizen’s Charter (hereafter referred to as “**Charter**”) to maintain transparency with its Customers (defined below). The Charter provides for the rights of Customers and ensures that Company shall provide services in consonance with guidelines laid down by the Reserve Bank of India (“**RBI**”) from time to time. This Charter represents our ongoing efforts to focus on the commitment of the Company towards our Customers in respect of service standard, non-discrimination, accessibility, grievance redressal etc.

2. APPLICATION OF CHARTER

- 2.1. The Citizen’s Charter shall be referred to as a handbook for awareness.
- 2.2. The various commitments and timelines spelt out in the Charter are subject to fulfilment of the requirements of the RBI guidelines, directions, circulars regarding the account aggregators.

3. RELEVANT DEFINITIONS

- 3.1. “**Customer**” means a person who has entered into a contractual arrangement with the Company to avail the services provided by the Company.
- 3.2. “**Financial Information**” shall have the same meaning as ascribed to the term under 3(xi) of the Master Directions.
- 3.3. “**Financial Information Provider**” or “**FIP**” shall have the same meaning as ascribed to the term under 3(xi) of the Master Directions.
- 3.4. “**Financial Information User**” or “**FIU**” shall have the same meaning as ascribed to the term under 3(xi) of the Master Directions.

4. OUR SERVICES

- 4.1. The following shall act as guiding principles for the operation of Unacores in the interest of Customer protection.
 - a. Unacores shall provide services to a Customer based on the Customer’s explicit consent.
 - b. Unacores shall ensure that it has entered into appropriate agreements with the Customer and the FIPs and FIUs to provide Services to the Customers.
 - c. Unacores shall undertake business as per the guidelines issued by the RBI and other applicable from time to time.
 - d. Unacores shall not retain any Financial Information of the Customer.

- e. Unacores shall not use the services of a third party service provider for undertaking the business of account aggregator.
- f. Unacores shall ensure that Customer credentials (like passwords, PINs, private keys), which may be used for authenticating Customers by the FIPs shall not be stored, accessed or requested by us.
- g. Unacores shall not access, transfer, share or retrieve information or Customer data that it may come to acquire from/ on behalf of a Customer without the explicit consent of the Customer.
- h. Unacores shall ensure that Customer's consent is undertaken in line with the guidelines issued by the RBI from time to time.
- i. Unacores shall provide a functionality available to the Customers to revoke their consent for accessing information that is rendered accessible by a consent artefact.
- j. Unacores shall ensure that in the event of any difference in position of Financial Information in the statement generated by/from Unacores and the records of the FIP, the position as reflected in the records of the FIP shall be considered as correct.
- k. Unacores shall ensure that the Customers are treated fairly at all times.
- l. Unacores shall ensure that the Information Technology ("IT") infrastructure of the Company adheres to relevant laws and regulations in letter and spirit. The Company shall adopt the required IT framework and interfaces to ensure encrypted data flows from the FIPs to our own systems and onwards to the FIUs. Further, we shall adopt adequate safeguards in the IT systems to ensure that the information provided and stored is protected against unauthorised access, alteration, destruction, disclosure or dissemination of records and data.
- m. Unacores shall ensure that complaints raised by Customers will be dealt with courtesy and in a timely manner.
- n. The Company shall ensure appropriate measures to be taken to prevent loss of data due to disasters or any such natural calamities, and thereby strive to adopt an effective disaster risk management/business continuity plan.
- o. The Company shall ensure that information system audit of the internal systems and processes to be in place and to be conducted at least once every two years by CISA certified external auditors.

5. RIGHTS OF CUSTOMER

- 5.1. Right to fair treatment: Unacores shall not discriminate between Customers on the basis of gender, age, religion, caste, and physical ability while providing its services.

- 5.2. Right of transparent, fair and honest dealing: Unacores shall provide Customers with clear information about its services, terms and conditions, and service charges in simple and easily understandable language, and with sufficient information so that the Customer could be reasonably expected to make an appropriate choice to register with the Company.
- 5.3. Right to privacy: Any and all personal information provided by the Customers to the Unacores shall be kept confidential. The Company shall disclose only such information, that is required by the law or only after the Customer has given explicit consent for disclosing such information.
- 5.4. Right to grievance redressal and compensation: Unacores is responsible for all the services offered by it and Customers shall have the right to easy and simple grievance redressal systems.

6. CUSTOMER'S OBLIGATIONS

- 6.1. The Customer must ensure that all the information submitted to Unacores is true and authentic.
- 6.2. The Customer must carefully read all the terms and conditions of Unacores obtaining any service, with the necessity to identify any fees or any other liabilities or obligations laid down on the Customer.
- 6.3. The Customer must provide correct information as and when required by the law.
- 6.4. The Customer must immediately inform Unacores of any unauthorized_transaction/activity made on his/her account.
- 6.5. The Customer must comply with the procedures for submitting a complaint, including the grievance redressal measures.
7. The Customer must be cautious and vigilant in maintaining the confidentiality of the information provided to the Company and must ensure the data security and privacy of his/her any information relevant to transactions/activities with the Company. Further, the Customer shall not disclose such information to any third party in order to safeguard the Customer's own interest.

8. AVAILABILITY OF CHARTER

- 8.1. The Charter is placed on Unacores's website and the same can be accessed at <https://ink-aa.com/citizencharter.pdf>.
- 8.2. The Customer can ask for a copy of the Charter by placing a request at help@ink-aa.com.

9. GRIEVANCE REDRESSAL POLICY AND MECHANISM

- 9.1. Unacores's aim is to maximize the experience of our Customers by providing Customer- centric services with the highest possible standards. Such high standards of services can be rendered only through an active feedback/complaint redressal mechanism. The Company has thus adopted a Grievance Redressal Policy that sets processes and timelines for handling complaints and grievances. The policy is displayed on Unacores's website.

- 9.2. Further, any Customer who wishes to raise their grievances on our services or opines at any juncture that our services need to be improved and wishes to lodge complaint/feedback with us, he/she can do so by contacting:

Grievance Redressal Officer

Ravi Doshi
9867902913

10. REVIEW

- 10.1. This Charter shall act as a guiding document for the Company to provide its services. It shall be reviewed, revised and approved by the board of directors in order to align with the ongoing regulatory and business requirements. The board of directors reserves the power to amend this Charter as and when required.