Grievance Redressal Policy
of
CopperHive Technologies Private Limited

Version 1 | Effective from 01 September 2026

About This Policy

CopperHive Technologies Pvt Ltd (**"AlphaRupee"**) is a mobile-first digital lending platform. All loans on the AlphaRupee app are sanctioned and disbursed by its NBFC Partner(s) with AlphaRupee acting as the Loan Service Provider (LSP) that manages your application journey, app experience, and customer support.

We are committed to fair, transparent, and timely resolution of every customer complaint. This Policy explains how you can reach us, what to expect, and how to escalate including to our NBFC Partner and the Reserve Bank of India (RBI), if you remain unsatisfied.

What You Can Complain About

You may raise a grievance relating to any part of your experience with AlphaRupee or your loan, including:

- Onboarding, or KYC issues
- Loan offer, interest rate, fees, or charges
- Disbursement delays or errors
- Repayment, auto-debit (eNACH), or bounce charges
- Conduct during collections or recovery calls
- App or technical issues
- Any other concerns with respect to your loan

How to Reach Us

You can raise a complaint through any of the following channels:

Channel	Details
Toll-Free Helpline	+91 8065075438 (During Operational Hours as mentioned on website www.alpharupee.in)
Email	support@alpharupee.in
WhatsApp	Available on the AlphaRupee app's Help section
Write to Us	02A-116, WeWork Vista Earth Centre, EPIP Zone, Whitefield Road, Bengaluru – 560048, Karnataka

Escalation Matrix

Since our NBFC Partner(s), are Regulated Entity(ies) ("RE") responsible for your loan under RBI regulations, complaints relating to loan sanction, disbursal, or recovery are escalated to them directly if not resolved by AlphaRupee. If you remain unsatisfied, you may approach the RBI.

Level	Contact	When to Use / TAT
1. AlphaRupee Customer Support	Toll-Free +91 8065075438, or support@alpharupee.in	Acknowledged within 24 hours of receipt of complaint/grievance. First resolution within 5-7 days of receipt of complaint/grievance.
2. AlphaRupee Grievance Redressal Officer	Name: Sanjeev Kaushik Contact: grievance@alpharupee.in	If the complaint/grievance remains unresolved, or unsatisfied with Level, 1 the customer can approach level 2.
3. NBFC Partner Grievance Redressal Officer	Entity Name: Sonu Marketing Pvt Ltd Name: Mr Karthik T Contact: supportlevel2@brahmafinance.in	If the complaint/grievance remains unresolved, or unsatisfied within 15 days of receipt of complaint/grievance.
4. NBFC Partner Nodal Officer	Entity Name: Sonu Marketing Pvt Ltd Name: Mr. Abhishek M R Contact: +91 7259333111	If the complaint/grievance remains unresolved, or unsatisfied within 22 days of receipt of complaint/grievance.

Note: The resolution time for any/all complaints/grievances is 30 days from the date of receipt of the complaint.

RBI Ombudsman:

The customer can approach the RBI Ombudsman for redressal of any deficiency in service by the Company in the following circumstances:

a. The complaint was rejected wholly or Partly by the Company, or the customer is not satisfied with the reply; or

b. The customer had not received any reply within 30 days after filing the Complaint.

Email: crpc@rbi.org.in
Toll-free: 14448 (9:30 am to 5:15 pm)
Address: Reserve Bank of India, 4th Floor, Sector 17, Chandigarh - 160017 in the prescribed format.