KHEPEE

LEGAL DOCUMENT

Grievance Redressal Policy

How to complain, who handles it, how long it takes, and how to escalate — including to Nepal Rastra Bank where your lender is involved.

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NOT YET IN FORCE

This document is published for review and does not yet bind anyone. It commences on the date the Khepee lending service goes live with a licensed partner institution, and that date will be recorded here when it is set.

IN PLAIN LANGUAGE

- Complaints about your loan go to your lender. They are your creditor.
- Complaints about the app or our handling of your data go to grievance@khepee.com.
- We acknowledge within 7 days and aim to resolve within 30.
- If your lender does not resolve it, you can escalate to Nepal Rastra Bank.

This summary is provided to aid understanding. It is not a substitute for the formal text, which governs.

> Khepee is a technology service provider operated by Lacspace Corporation Pvt. Ltd. It is not a bank or financial institution. It does not lend, does not accept deposits and does not hold customer funds. Lending products are provided by partner institutions licensed by Nepal Rastra Bank, and all credit decisions are theirs.

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1 Which complaints go where

Sending a complaint to the right place is the single biggest factor in how quickly it is resolved.

1.1 **Your lender handles the loan**
A credit decision, an interest rate, a fee, an instalment, a repayment arrangement or recovery conduct is a matter for the licensed institution that issued your loan. They are your creditor and can actually change those things.

1.2 **Khepee handles the platform**
A fault in the app, a problem submitting an application, incorrect information displayed, or our handling of your personal data.

1.3 **Overlap**
Where a complaint touches both, send it to either and say so. We will coordinate with the institution rather than pass you back and forth.

1.4 **We cannot change a lending decision**
Khepee has no authority to grant a loan, alter a rate or vary a repayment. Directing such a complaint to us only adds delay.

2 How to complain to us

2.1 **Email**
grievance@khepee.com. This is a monitored address with a named owner, not a general inbox.

2.2 **Telephone**
+977 9705 300600.

2.3 **Post**
Lacspace Corporation Pvt. Ltd., Kathmandu, Nepal.

2.4 **Language**
Complaints may be made in Nepali or English, and we will reply in the language you used.

2.5 **What to include**
Your name, the mobile number registered with the app, the name of your lender if known, what happened and when, and what outcome you are seeking.

2.6 **Never send credentials**
Do not send your one-time code, and do not email photographs of your identity documents. We will never ask for them by email.

2.7 **On behalf of someone else**
A complaint may be made by a representative with the complainant's written authority.

3 What we do and when

3.1 **Acknowledgement — 7 days**
We acknowledge every complaint within seven days, with a reference number and the name of the person handling it.

3.2 **Assessment**
We establish the facts using the audit trail, which records what actually happened rather than what anyone recalls.

3.3 **Resolution — 30 days**
We aim to resolve within thirty days of acknowledgement. Where a matter is complex or depends on a third party, we will tell you why and give a revised date.

3.4 **Written outcome**
You receive a written outcome explaining what we found, what we are doing, and what to do if you disagree.

3.5 **If we were wrong**
We say so plainly, correct it, and where we caused loss we address it rather than requiring you to argue.

3.6 **Records**
Complaints and their outcomes are recorded and reviewed for patterns, because a recurring complaint usually indicates a product defect rather than a series of unlucky users.

4 Escalation

4.1 **Internal escalation**
If you are dissatisfied with the outcome, reply and ask for escalation. It will be reviewed by someone who was not involved in the original handling.

4.2 **Escalation within your lender**
Every licensed institution has a grievance escalation process. Ask them for it in writing; they are required to have one.

4.3 **Nepal Rastra Bank**
If your lender does not resolve your complaint, NRB operates a grievance mechanism for customers of licensed institutions. Nothing in our documents restricts your right to use it.

4.4 **Other remedies**
Using this process does not affect any legal remedy available to you.

4.5 **No retaliation**
Making a complaint will not affect how your application or loan is treated.

5 Specific situations

5.1 **You believe your data was misused**
Write to privacy@khepee.com as well as grievance@khepee.com. We can show, from the audit trail, exactly who accessed your data and the purpose they declared.

5.2 **You were refused and want to know why**
A reason is recorded for every refusal. Ask your lender, who made the decision.

5.3 **You are being contacted about arrears inappropriately**
Report it to your lender and to grievance@khepee.com. Our Code of Conduct sets limits on contact frequency, hours and third-party disclosure, and every contact is logged.

5.4 **Someone asked for your one-time code**
Report it immediately. We will never ask for it, and neither will a legitimate lender.

5.5 **You were asked to pay a fee before disbursement**
This is fraud. Do not pay. Report it to your lender, to compliance@khepee.com and to the authorities.

5.6 **You believe someone applied in your name**
Contact us and your lender immediately. The audit trail records the device and session behind every application.

Document control

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