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| <b>Application (app) Name:</b>  | KreditBee: Quick Personal Loan   |
| <b>LSP Name:</b>  | Finnovation Tech Solutions Private Limited   |
| <b>Details of Lender 1 and 2 (with address):</b>                                  | <p><b>Lender 1: MAS Financial Services Limited</b><br/> <b>Address:</b> 6 Narayan Chambers GR FLR B/H Patang Hotel, Ashram Road, Ahmedabad, Gujarat- 380009</p> <p><b>Lender 2: Krazybee Services Private Limited</b><br/> <b>Address:</b> 3rd Floor, No. 128/9, Maruthi Sapphire, HAL Airport Road, Murugesh Palya, Bangalore – 560017</p>  |
| <b>Services Offered:</b>  | <ol style="list-style-type: none"> <li>1. Advertising and Marketing.</li> <li>2. Assistance in Development, Disbursement &amp; Management of Loan Products.</li> <li>3. Loan Origination &amp; Customer Acquisition.</li> <li>4. Initial background checking, pre-assessment &amp; fraud assessment.</li> <li>5. Assistance in Know Your Customer process.</li> <li>6. Collection, Recoveries and Customer Support.</li> </ol>   |
| <b>Loan Product Details:</b>  | <ul style="list-style-type: none"> <li>• KreditBee offers online loans between ₹1,000 to ₹3,00,000.</li> <li>• Interest rates up to 29.95% each year.</li> <li>• Tenures range between 62 days to 24 months.</li> <li>• Average APR is 45%</li> </ul>  |
| <b>Developer Details (with address):</b>  | <p><b>Finnovation Tech Solutions Private Limited</b><br/> <b>Address:</b> Adarsh Crystal, 16/3, 2nd Floor, Cambridge Road, opposite The Frank Anthony, Cambridge Layout, Bengaluru, Karnataka 560008.</p>  |
| <b>Grievance redressal mechanism (of both the lenders):</b>                       | <p><b><u>STEP-1:</u></b><br/> <b>Lender 2: Finnovation Tech Solution Private Limited</b></p> <p><b><u>Grievance Redressal Officer:</u> Ms. Meghna Shah</b><br/> <b>Address:</b> Adarsh Crystal, 16/3, 2nd Floor, Cambridge Rd, opposite The Frank Anthony, Cambridge Layout, Bengaluru, Karnataka 560008.<br/> <b>Contact:</b> 080-44292200<br/> <b>E-mail:</b> help@kreditbee.in</p> <p>If the customer does not receive a response from the Grievance Redressal Officer within 14 (fourteen) days of making a representation, or if the customer is not satisfied with the response received from the GRO, the customer may reach the Nodal Officer on the number below anytime.</p> <p><b><u>Nodal Officer:</u> Mr. Puneet Parihar</b><br/> <b>Address:</b> Adarsh Crystal, 16/3, 2nd Floor, Cambridge Rd, opposite The Frank Anthony, Cambridge Layout, Bengaluru, Karnataka 560008.<br/> <b>Contact:</b> 080-44292233 / 080-68534501<br/> <b>E-mail:</b> grievance@kreditbee.in</p> |

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|  | <p><b>Lender 1: MAS Financial Services Limited</b><br/> <b>Grievance Redressal Officer: Mr. Bharat Mori</b><br/> <b>Address:</b> 4th Floor, Narayan Chambers, B/h Patang Hotel, Ashram Road, Ahmedabad – 380009<br/> <b>Contact:</b> 079-41106500<br/> <b>E-Mail:</b> <a href="mailto:crm.masfin@mas.co.in">crm.masfin@mas.co.in</a></p> <p>If the customer’s issue is not resolved even after contacting various complaint resolution channels, he/she can write to the Nodal Officer at</p> <p><b>The Nodal Officer: Ms. Riddhi Bhayani</b><br/> <b>Address:</b> 6th Floor, Narayan Chambers, B/h Patang Hotel, Ashram Road, Ahmedabad – 380009<br/> <b>Contact:</b> 079-41106500</p> <p><b>STEP-2:</b><br/> If the complaint/dispute is not redressed within a period of one month of receipt of complaint/dispute to above mentioned GRO, the borrower may appeal to the below mentioned:</p> <p><b>Designation:</b> Officer-in Charge, DNBS-RBI<br/> <b>Regional Officer:</b> Ahmedabad, Gujarat.<br/> <b>Address:</b> Ashram Road, Ahmedabad-380014<br/> <b>Contact No:</b> 079-27543057/5651<br/> <b>E-Mail:</b> <a href="mailto:dnbsahmedabad@rbi.org.in">dnbsahmedabad@rbi.org.in</a></p> <p><b>Or</b><br/> Can lodge a complaint on complaint lodging portal of the Ombudsman - <a href="https://cms.rbi.org.in">https://cms.rbi.org.in</a>.</p> |
| <b>Privacy Policy (Link):</b>                  | <a href="https://www.kreditbee.in/privacy-policy">https://www.kreditbee.in/privacy-policy</a>  |
| <b>Data privacy and storage Policy (Link):</b> | <a href="https://www.kreditbee.in/privacy-policy">https://www.kreditbee.in/privacy-policy</a>  |
| <b>Sachet Portal (Link):</b>                   | <a href="https://sachet.rbi.org.in/home/index">https://sachet.rbi.org.in/home/index</a>  |
| <b>Google Play Store (app link):</b>           | <a href="https://play.google.com/store/apps/details?id=com.kreditbee.android">https://play.google.com/store/apps/details?id=com.kreditbee.android</a>  |
| <b>Apple App store (app link):</b>             | <a href="https://apps.apple.com/in/app/id1488736283">https://apps.apple.com/in/app/id1488736283</a>  |