
Customer Engagement Policy

1. Introduction

Angel One recognizes that effective customer engagement is key to fostering trust, building loyalty and enhancing the overall customer experience. This policy outlines the principles, processes and commitments that guide our customer interactions, ensuring transparency, inclusivity and the highest ethical standards in delivering financial services.

2. Policy Coverage

This policy applies to:

- **Scope**: All employees, departments, and third-party partners involved in customer engagement activities.
- **Channels**: Digital platforms (website, mobile app), social media, advertisements, webinars and in-person events.
- **Stakeholders**: Current and prospective customers, sub-brokers and regulatory bodies.
- **Regulations**: Compliance with SEBI, RBI and other financial regulations to ensure ethical engagement practices.

3. Objectives

- Provide complete and transparent information about financial products and services, including risks, fees, brokerage, terms and conditions to customers.
- Promote truthful advertising that avoids misleading claims and clearly communicates associated risks.
- Encourage responsible use of financial instruments and prevent over-leveraging or speculative trading.
- Ensure equal access to financial services for all customers including marginalised or low-income groups.
- Strengthen the grievance redressal mechanism to address customer concerns effectively and transparently.

4. Focus Areas

Accurate Product Disclosure

- Transparent communication about financial products, including risks, fees, brokerage, and terms & conditions, at multiple touchpoints:
    1. **Login stage**: Terms and conditions, along with risks and disclosures are presented upon logging into the app.
    2. **During trades**: Real-time information on brokerage charges, fees and other costs is provided for every trade.
    3. **Account section**: Comprehensive details about terms, fees and brokerage information is readily accessible.

4. **KYC journey**: Complete and transparent information about all financial products and services are given as part of KYC documentation while client onboarding to App or Website.

- Product documentation is available through user manuals, FAQs and the help section on the Angel One website and app.

Non-Misleading Advertising and Promotion

- Ensure that promotional content like advertisements and campaigns are truthful and avoid exaggerated claims about product returns. All required advertisement contents are approved before publishing, from broking income perspective.
- Clearly communicate associated risks with disclaimers like "Investments are subject to market risks."
- Adhere to advertising and financial compliance standards and regulations to prevent confusion or misinformation.

Responsible Usage and Prevention of Over-Consumption

- Educate customers through financial literacy initiatives:
  - Webinars on topics such as risk management, trading strategies, and the Do's and Don'ts of trading.
  - Live YouTube sessions providing real-time trading knowledge and answering customer queries.
  - Physical events in collaboration with exchanges like MCX and NSE for sub-brokers and clients.
- Issue reminders or notifications to optimize product usage and avoid over-trading or underutilization of services.

Access to Services Without Discrimination

- Ensure essential financial services are accessible to all customers who fulfil KYC norms, including marginalized or low-income groups.
- Provide multilingual customer support to cater to diverse backgrounds.
- Offer easy reactivation policies for inactive accounts through app ensuring compliance with SEBI regulations
- Ensure service continuity with robust infrastructure and with disaster recovery measures.

Grievance Redressal Mechanism

- Establish a multi-channel grievance redressal system (app, email, phone support) to address customer complaints promptly.
- Clearly define turnaround times for issue resolution and maintain transparency throughout the process.

Procedure for Raising Queries, Requests, and Complaints

- Customer Contact Channels:
    1. Voice Support: Toll-Free Number 1800 1020 with language support in English and Hindi and other regional language support provided upon request.
    2. Email Support: Customers can email their grievances to:
        - complaint@angelbroking.com
        - complaint@angelone.in
        - compliance@angelone.in
        - compliance@angelbroking.com
        - escalation@angelone.in
        - ceoescalation@angelone.in
    3. Two-Way Ticketing Interface: Accessible through the app, web trading platform, or website. Customers can raise tickets, track statuses and view communication history.
    4. Walk-In support: Walk-in clients, whether at the Head Office or branch offices, are supported by staff who guide them in raising grievances. Depending on the location, grievances are either logged directly by officials through the ticketing system or clients are directed to use the toll-free support number, email, or the app's ticketing system.
    5. Authorized Partners (AP) clients: They can raise grievances through their AP, who escalates the issue via the NXT Angel One Partner Platform or the Branch Manager (BM). A unique ticket reference number is generated for tracking.

Tracking Grievances

- Upon raising a grievance, clients receive an acknowledgment email with a unique reference number.
- Clients can track the status of their complaints:
    1. By calling 1800 1020.
    2. By emailing support@angelone.in or complaint@angelone.in.
    3. Through the ticketing system on the app, web platform, or website.
- If unsatisfied with the resolution, clients can escalate the issue as per the Escalation Matrix available on our platform and website.

Grievance Handling Procedure

- Gather all necessary information for thorough investigation and ensure accurate recording and analysis of the complaint.
- Evaluate whether the issue can be resolved without altering existing products or processes.
- Engage with the client to understand the issue and provide timely updates throughout the resolution process.
- Collaborate with relevant departments for issue resolution and notify the client upon resolution and close the grievance in the system.

Turnaround Time (TAT)

- Standard complaints: Resolved within **2-3 working days**.
- Complex issues: Resolved within **5-7 working days**, depending on the investigation's complexity.

5. Review and Continuous Improvement

- Periodic Review: This policy will be reviewed annually to adapt to evolving customer needs and regulatory changes.
- Feedback Mechanisms: Customer feedback from surveys, reviews, and support channels will be integrated into policy updates.
- Performance Metrics: Monitor metrics such as customer satisfaction scores (CSAT), grievance resolution time, and service uptime to measure the policy's effectiveness.
- Adoption of Best Practices: Stay updated on industry trends and incorporate innovative engagement strategies to enhance customer experience.