

## **PREAMBLE**

We Moonbow Investment Advisors Private Limited, SEBI Registered Investment Advisor (hereinafter referred as “ Moonbow”) believe that Investor service is a vital element for sustained business growth, and we want to ensure that our Investors receive exemplary service across different touch points. Prompt and efficient service is essential for retaining existing relationships and therefore Investor satisfaction becomes critical to us. Investor queries and complaints constitute an important voice of Investor, and this policy details grievance handling through a structured grievance redressal framework. Grievance redressal is supported by a review mechanism, to minimise the recurrence of similar issues in future.

## **OBJECTIVE**

Issues raised by investors are dealt with courtesy and are resolved on time. Moonbow will treat all the complaints efficiently and fairly without any bias.

## **PROCEDURE FOR REGISTRATION OF COMPLAINTS WITH THE COMPANY**

Investors can log their complaint to an email id at [info@moonbowinvest.com](mailto:info@moonbowinvest.com)

## **RESPONSIBLE PERSON FOR GRIEVANCE REDRESSAL**

Primary responsibility is with the Compliance Officer to resolve the complaint for which he would liaise with the other relevant departments (like Investment Advisory, Operations, Accounts, Legal, Compliance etc.).If the issue cannot be resolved by the Compliance Officer, the same will be escalated to the Senior Management.

## **TIME FOR RESPONSE**

The **General Turnaround Time (TAT)** for responding to complaints, calculated from the receipt of a valid complaint in writing, has been updated as follows:

- **Allotment/Refund-related issues:** 7 working days
- **Legal notices:** 15 working days
- **Cases involving third-party:** 15 working days
- **Fraud-related cases:** 30 working days
- **Other general complaints:** 21 working days
- **SCORES-related cases:** As specified by SEBI, based on case type and complexity

**Note:** The TAT can vary depending on the nature and complexity of the complaint. For complaints that require interaction with third parties, including intermediaries or regulatory authorities, additional time may be required. Updates regarding extensions or delays will be communicated to the investor promptly.

## ESCALATION OF COMPLAINTS

If an investor is not satisfied with the resolution provided through various channels or the method of handling complaint; the investor can escalate the issues to the next higher level i.e., to the Managing Director of the Company. Such escalation should be made in writing and should be delivered in the hard copy to the Registered office of the company or may be mailed at [mayank@moonbowinvest.com](mailto:mayank@moonbowinvest.com)

## SEBI COMPLAINTS REDRESS SYSTEM (SCORES)

SEBI maintains **SCORES**, a web-based centralised grievance redressal system. Investors can lodge their grievances/complaints through the SCORES link available on the SEBI website ( <https://scores.gov.in/scores/Welcome.html> ). **SCORES** enables investors to lodge and follow up on their complaints, and track the status of redressal online from anywhere.

Investors can also lodge grievances/complaints in physical form at any of SEBI's offices. These physical complaints will be scanned and uploaded into the **SCORES** system for further processing.

Additionally, investors can lodge complaints via the **SCORES mobile app**, available for download on the Google Play Store.

( <https://play.google.com/store/apps/details?id=com.sebi&hl=en> ).

## SMART ODR SYSTEM

In compliance with SEBI Circular SEBI/HO/OIAE/IGRD/CIR/P/2020/015, the **SmartODR** (Online Dispute Resolution) platform allows investors to resolve grievances through a secure and user-friendly online interface. The platform facilitates seamless resolution of disputes between investors and registered intermediaries through negotiation, mediation, and arbitration.

**SmartODR Portal Link:** <https://smartodr.in/>

Investors are encouraged to use SmartODR for quick and efficient dispute resolution.