

INVESTOR GRIEVANCE REDRESSAL POLICY OF
WEALTHBRIDGE CAPITAL ADVISORS PRIVATE LIMITED
("WBCAPL")

(As approved by the Board of Directors at its meeting held on 24th January 2024)

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I. TITLE

This Policy shall be called 'Investor Grievance Redressal Policy'.

II. PREAMBLE AND OBJECTIVE

A grievance is a complaint or expression of dissatisfaction with any of the services provided by or promised by WealthBridge Capital Advisors Private Limited hereinafter called as WBCAPL. This is to be distinguished from a query (which is a question or request for information) or a service request (ex. sending of statements or data to tax consultants; change in client contact details) or a transaction request (purchase/redemption of investments; remittance of funds).

- This Policy is formulated to provide the best of our services to our investors. We provide easy access to information on our products and services; we also help you get your grievances redressed with ease.
- At WealthBridge, Customers are treated fairly at all times.
- We endeavor to resolve client's complaint on a priority basis with utmost transparency.
- Clients should be made aware of their rights so that they can opt for alternative remedies, if they are not fully satisfied with our response or resolution to their complaint.
- Resolving your problem helps us review our processes and take necessary steps to prevent recurrence.

This Policy was approved by the Board of directors in its meeting held on 24 January 2024.

III. GRIEVANCE REDRESSAL MECHANISM

The various channels available to Investors for registering the complaints are as follows:

- a) You can contact us through our website: Link <https://www.wealthbridge.in/>
- b) E-Mail: Investors can log their complaint by sending mail to an email id titled: wbpmclients@gmail.com
- c) Grievance Redressal Officer: Investors can contact the Grievance Redressal Officer for redressal of issues.

Grievance Redressal Officer: Nandita Bhardwaj
Contact No.: +91-9000941306 / 040- 27812676
Email: nandita.wealthbridge@gmail.com

- d) The internal deadline for resolving the complaints will be as follows:
 - Matters relating to WBCAPL's office, i.e., regarding portfolio performance and funds allocation: within 3 working days
 - Matters regarding to custodian: within 7 working days
 - Matters regarding dividend and other corporate actions: will be followed up vigorously with the agencies concerned under intimation to Clients.

While, the Portfolio Manager shall endeavor to follow the internal deadline as mentioned above, it shall take adequate steps for redressal of grievances of the Client not later than twenty-one calendar days of the date of the receipt of the complaint.

- e) WBCAPL will ensure that every complaint is attended immediately, and an acknowledgement will be given immediately.



- f) The Register of complaint and Grievance will be made available to the Internal/External Auditors during the time of Audit and to the Regulatory Authorities.
- g) The soft copies / hard copies of the complaints received from the customers are preserved by the Compliance Officer for future reference, if required.
- h) If Client/s is/are still not satisfied with the response from the Portfolio Manager, they can lodge their grievances with SEBI at <https://scores.gov.in/scores/Welcome.html> or may also write to any of the offices of SEBI or contact SEBI Office on Toll Free Helpline at 1800 266 7575 / 1800 22 7575. The complaint shall be lodged on SCORES within one year from the date of cause of action, where,
- The complainant has approached the Portfolio Manager, for redressal of the complaint and,
 - The Portfolio Manager has rejected the complaint or,
 - The complainant has not received any communication from the Portfolio Manager or,
 - The complainant is not satisfied with the reply received or the redressal action taken by the Portfolio Manager.
- i) SCORES may be accessed through SCORES mobile application as well, same can be downloaded from below link:
<https://play.google.com/store/apps/details?id=com.ionicframework.sebi236330>
<https://apps.apple.com/in/app/sebiscores/id1493257302>
- If the Client is not satisfied with the extent of redressal of grievance by the Portfolio Manager, there is a one-time option for 'Compliant review Facility' of the extent of the redressal, which can be exercised within 15 days from the date of closure of the complaint on SCORES. Thereafter, the complaint shall be escalated to the supervising official of the dealing officer of SEBI.
- j) After exhausting all options as mentioned above for resolution, if the client is not satisfied, they can initiate dispute resolution through the Online Dispute Resolution Portal (ODR) at <https://smartodr.in/login>.
- k) Alternatively, the client can directly initiate dispute resolution through the ODR Portal if the grievance lodged with the Portfolio Manager is not satisfactorily resolved. The Portfolio Manager may also initiate dispute resolution through the ODR Portal after having given due notice of at least 15 calendar days to the investor/client for resolution of the dispute which has not been satisfactorily resolved between them.
- l) The dispute resolution through the ODR Portal can be initiated when the complaint/dispute is not under consideration in SCORES guidelines or not pending before any arbitral process, court, tribunal or consumer forum or are non-arbitrable in terms of Indian law.
- m) For more details on the process on Online Dispute Resolution Mechanism, please refer SEBI circular no. SEBI/HO/OIAE/OIAE_IAD-1/P/CIR/2023/145 dated July 31, 2023 (Updated as on August 4, 2023) titled "Master Circular for Online Resolution of Disputes in the Indian Securities Market" available on our website.



IV. RESOLUTION OF COMPLAINTS

Responsibility

- Primary responsibility is with the Compliance Officer to resolve the complaint for which she would liaise with the other relevant departments (like, Operations, Accounts, Compliance, Research etc.).
- If the issue cannot be resolved by the Compliance Officer, the same will be escalated to the Senior Management.
- All complaints received shall be recorded internally including how the same has been resolved.

Time for Response

General Turn Around Time (TAT) for response to complaint is:

- Cases involving third party- 10 working days
- Scores related complaints: As specified by the regulator from time to time
- ODR related complaints: As specified by the regulator from time to time

V. CLOSURE OF COMPLAINTS

A complaint shall be considered as closed when:

- The Company has addressed the grievance of the complainant fully
- Where the Company has responded to the complainant in writing
- Where the complainant has not responded to the Company within 4 weeks of the Company's written response.
- Where the client comes back with the same matter after it has been closed, or with a related matter, a new grievance should be registered to enable proper tracking.

VI. REVIEW:

The Board of directors of the Company shall periodically review the Customer Grievance Redressal Mechanism to ensure that process deficiencies, if any, are addressed. The Board shall also periodically review the Statement of Complaints received, resolved and pending, along with reasons for the same.

Note: Only complaints sent on email ids mentioned in this Policy will be treated as valid complaints.

We have made a copy of this policy available at <https://www.wealthbridge.in>.

