

GRIEVANCE REDRESSAL POLICY

At American Express we truly believe in providing best in class services to our customers. We aim to understand both our strengths and dissatisfies from our customer's point of view and work across our business units to meet their needs.

Our Grievance Redressal Policy focuses to improve customer satisfaction by collecting feedback from customers across all business units and action plans are put in place to address key issues (including vendor related issues) which are assigned to the relevant senior leaders to action.

We have a complaints management tool which automatically generates complaint number and allows us to automatically track the ageing of the complaint, which is then systematically reported to our Senior Management periodically. In addition the ageing of all complaints are reported and escalated to the Senior Management via an established process. Our endeavor is to ensure that all customer complaints are resolved within 30 days. The 30 day period will be reckoned after all the necessary information sought from the customer is received.

The various channels through which our customers can contact us for any assistance or redressal of their grievances are listed below:

Contact Particulars of 24 hour call center

Should you require any assistance, the 24 Hours call center of American Express can be contacted at these numbers - +91124-2801800 / 1800 419 3646

Grievances Redressal Escalation – Contact Particulars of officers to be contacted

If you are not satisfied with the response received at our helpline, you can escalate your grievance at the below mentioned address.

Ms. Sumiran Bhatia
Manager - Executive Correspondence Unit
American Express Banking Corp.
Cyber City, Tower C, DLF Bldg No.8
Sector 25, DLF City Ph II
Gurgaon – 122002 (Haryana)
Telephone No. 0124-3362044 and 0124-3362172
Email: Manager-Customerservicesindia@aexp.com

For further escalation of grievances, the same can be addressed to:

Mr. Rajiv Bathla
Head of Operations
American Express Banking Corp.
Cyber City, Tower C, DLF Bldg No.8
Sector 25, DLF City Ph II
Gurgaon – 122002 (Haryana)
Email: Head-Customerservicesindia@aexp.com

Nodal Officer

Name: Mr. Vineet Dhamija

E-mail ID: AEBCNodalOfficer@aexp.com

Fax No: 0124-2801144

Telephone no: 0124-4190044

(Monday to Friday 8:30 to 5:00 pm)

Address:

American Express Banking Corp.

Cyber City, Tower "C", DLF Bldg. No.8, Sector - 25, DLF City Phase - II,

Gurgaon - 122002 (Haryana)

Banking Ombudsman Scheme

If you are not satisfied with the response or if you have not received a response from us within a month, you may file a complaint before the Banking Ombudsman. (The 30 day period will be reckoned after all the necessary information sought from the customer is received) [Click here](#) for details on the Banking Ombudsman Scheme

Complaints Analysis for FY 2013 – 2014: [Click here](#)

Complaints Analysis for FY 2014 – 2015: [Click here](#)

Details of Senior Management of the Bank

Name	Designation	Office Address	Email ID
Manoj Adlakha	Vice President & General Manager, Consumer Services (Credit & Prepaid Cards), Merchant Services & CEO, AEBC-India	American Express Banking Corp. Cyber City, Tower "C", DLF Bldg. No.8, Sector - 25, DLF City Phase - II, Gurgaon - 122002 (Haryana)	adlakha.manoj@aexp.com
Saru Kaushal	Country Business Head, Global Corporate Payments, India	American Express Banking Corp. Cyber City, Tower "C", DLF Bldg. No.8, Sector - 25, DLF City Phase - II, Gurgaon - 122002 (Haryana)	kaushal.saru@aexp.com

Complete Postal Address of the Card Issuing Bank

American Express Banking Corp.

Cyber City, Tower C, DLF Bldg No.8

Sector 25, DLF City Ph-II

Gurgaon – 122002 (Haryana)