FEDEX FINANCE PRIVATE LIMITED

Salient Features: The Reserve Bank – Integrated Ombudsman Scheme, 2026

The Reserve Bank - Integrated Ombudsman Scheme, 2026 (RB-IOS, 2026 / the Scheme) is a cost-free, expeditious and non-adversarial alternate grievance redressal mechanism for customer complaints involving deficiency in service by Regulated Entities covered under the Scheme. It comes into force with effect from July 1, 2026.

RB-IOS, 2026 replaces the Reserve Bank - Integrated Ombudsman Scheme, 2021. Complaints received before July 1, 2026; appeals arising from decisions under RB-IOS, 2021; and execution of awards issued thereunder will continue to be governed by RB-IOS, 2021 and related RBI instructions.

Following are the salient features of the Integrated Ombudsman Scheme, 2026:

1. Cost-free complaint redress for customers of covered Regulated Entities.
2. One centralised complaint lodging portal i.e., https://cms.rbi.org.in for online complaints and CRPC for e-mail and physical complaints.
3. Jurisdiction-neutral handling of complaints under the “One Nation One Ombudsman” approach.
4. Clear maintainability / admissibility requirements have been given. There is a limited system-based initial validation for determining admissibility for online complaints filed through the CMS portal.
5. Facility for online tracking of complaint status through CMS.
6. Structured settlement process.
7. Power to pass Awards in eligible cases, including compensation within the prescribed limits.
8. Provision for appeal against Awards within the Scheme framework.
9. The procedure for filing a complaint before the RBI Ombudsman-
    - **Online: through the CMS portal at https://cms.rbi.org.in.**
    - **E-mail: by sending the complaint to crpc@rbi.org.in.**
    - **Physical mode: by sending the duly signed complaint form with supporting documents to Centralised Receipt and Processing Centre, Reserve Bank of India, Central Vista, Sector 17, Chandigarh - 160017.**
10. The Contact Center assists complainants in obtaining information about the RBI grievance redress mechanism, the procedure for filing complaints and the status of complaints. The IVRS facility on Toll Free No. 14448 is available 24x7. The facility to connect to Contact Center personnel is available from 8:00 AM to 10:00 PM, Monday to Saturday except National Holidays, in English, Hindi and ten regional languages (Assamese, Bengali, Gujarati, Kannada, Marathi, Malayalam, Odia, Punjabi, Telugu, Tamil).

The complainant must first approach the concerned Regulated Entity. A complaint can be filed before the RBI Ombudsman if the complainant has not received any reply within 30 days or within the time specified by RBI, NPCI or Card Network guidelines, if any, whichever is higher, after the Regulated Entity received the complaint; or if the complainant is not satisfied with the reply/resolution provided by the Regulated Entity.

The complaint must be made to the RBI Ombudsman within 90 days from the date on which the above timeline expires or the date of the last communication from the concerned Regulated Entity, whichever is later. Further, the complaint to the Regulated Entity must have been made before

expiry of the period of limitation prescribed under the Limitation Act, 1963.
Any customer aggrieved by an act or omission of a Regulated Entity resulting in deficiency in service may file a complaint under the Scheme personally or through an authorised representative, subject to the maintainability requirements under Clause 10 of the Scheme.

The following types of complaints are not maintainable under the Reserve Bank – Integrated Ombudsman Scheme, 2026, and may be rejected at the outset or at any stage of examination, as applicable:

- Complaints not addressed directly to the RBI Ombudsman, including communications where RBI is merely marked in copy.
- Complaints not filed by the complainant personally or through an authorised representative, other than an advocate unless the advocate is the aggrieved person.
- Complaints with incomplete information as required under the Scheme.
- Complaints that are abusive, frivolous or vexatious. Complaints where the complainant has not first approached the concerned Regulated Entity with proof of such complaint.
- Complaints filed before the expiry of 30 days or the time specified by RBI, NPCI or Card Network guidelines, if applicable, whichever is higher, unless the complainant has received a reply/resolution and is dissatisfied.
- Complaints filed beyond 90 days from the date on which the applicable timeline expires or from the date of the last communication from the Regulated Entity, whichever is later.
- Complaints relating to the same grievance that is pending, settled or dealt with by the Office of the RBI Ombudsman.
- Complaints relating to the same grievance pending before, or settled/dealt with on merits by, any Court, Tribunal, Arbitrator or other judicial/quasi-judicial forum. Criminal proceedings pending or decided before a Court or Tribunal or police investigation initiated in a criminal offence are not treated as the same grievance for this purpose.
- Complaints where the complaint to the Regulated Entity was made after expiry of the limitation period under the Limitation Act, 1963.
- Matters relating to commercial judgment or decision of a Regulated Entity. Disputes between a vendor and a Regulated Entity.
- Grievances against Management or Executives of a Regulated Entity.
- Grievances arising from action taken by a Regulated Entity in compliance with orders of a judicial/quasi-judicial, statutory or law enforcing authority.
- Services not within the regulatory purview of RBI.
- Disputes between Regulated Entities.
- Disputes involving employee-employer relationship of a Regulated Entity.
- Grievances for which a remedy has been provided in Section 18 of the Credit Information Companies (Regulation) Act, 2005.
- Grievances pertaining to customers of a Regulated Entity not included under the Scheme.

For more details, please refer to the Scheme details available on RBI website www.rbi.org.in.