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NOTICES

Grievance & Dispute Resolution

How to raise a complaint with us, and how any dispute is handled if it is not resolved.

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AT A GLANCE

- Have a complaint? Email our Grievance Officer at grievance@stockyatra.com.
- Tell us who you are, what happened, when, and the outcome you want.
- We aim to acknowledge within a few business days and resolve within a reasonable period.
- Unresolved disputes are subject to the laws of Nepal and the courts of Kathmandu.
- Nothing here removes rights you have under mandatory local consumer law.

A product of Lacspace Corporation Pvt. Ltd.
Kathmandu, Nepal - Reg. 377566/82/83

Legal & Compliance, Lacspace

Authorised signatory

This is a controlled legal document. The authoritative, current version is always the one published at stockyatra.com/legal/grievance. Uncontrolled when printed.

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1. Purpose

This policy explains how to raise a grievance about StockYatra and how any dispute is resolved. It forms part of, and must be read together with, our Terms of Use.

1.1 StockYatra is an educational paper-trading simulator operated by Lacspace Corporation Pvt. Ltd. This policy applies to complaints about the Service - the website, mobile apps, and any related feature - and to any dispute that arises out of your use of it.

1.2 "You" means any individual or entity that accesses or uses the Service, whether or not registered. "We", "us" and "our" mean Lacspace Corporation Pvt. Ltd., trading as StockYatra.

2. Our Commitment

2.1 We take complaints seriously and try to resolve them fairly, promptly and in good faith. We would rather hear about a problem early and put it right than have it go unaddressed.

2.2 Raising a grievance is free. We will not penalise you, restrict your account, or treat you less favourably because you have made a complaint in good faith.

3. Grievance Officer & Contact Channel

3.1 Complaints are handled by our Grievance Officer at Lacspace, Kathmandu, Nepal. To protect their privacy we identify the role rather than an individual; the same person or team receives every grievance sent to the channel below.

3.2 The primary channel for grievances is email: grievance@stockyatra.com. Please use this address so your complaint is logged and routed correctly.

3.3 For general help that is not a formal complaint, support@stockyatra.com is often the fastest route and may resolve the matter without a formal grievance.

4. How to Raise a Grievance

To help us investigate quickly, please include as much of the following as you can:

4.1 In your email to the Grievance Officer, tell us:

a. your account details and a contact email or phone number we can reply to;
b. a clear description of what went wrong, in your own words;
c. the relevant dates, times and any reference or transaction identifiers;
d. screenshots, receipts or other evidence that shows the issue;
e. the resolution you are seeking, so we understand what a fair outcome looks like to you.

4.2 The more detail you give, the faster we can assess and resolve your grievance. If we need more information, we will ask you for it.

5. Acknowledgement & Resolution Timelines

5.1 We aim to acknowledge your grievance within a few business days of receiving it, confirming that we have it and, where possible, who is looking into it.

5.2 We aim to investigate and resolve grievances within a reasonable period, keeping you informed if a matter is complex and takes longer.

5.3 These timelines are good-faith targets, not guarantees. They may be affected by the nature of the complaint, the information available, holidays and factors outside our reasonable control.

6. Escalation

6.1 If you are not satisfied with our first response, tell us and ask for the matter to be escalated. Explain what remains unresolved and why the outcome does not meet what you were seeking.

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6.2 An escalated grievance is reviewed afresh by the Grievance Officer, who may reach out for further detail before giving you a considered final response.

7. Dispute Resolution

7.1 If a dispute arises between you and us, both sides agree to first try to resolve it through good-faith discussion using the grievance process above. Most issues can be settled this way.

7.2 If a dispute cannot be resolved that way, it is governed by, and construed in accordance with, the laws of Nepal, and is subject to the exclusive jurisdiction of the courts of Kathmandu, Nepal.

8. Informal Resolution First

8.1 Before starting any formal or court proceedings, you agree to give us a fair opportunity to resolve the matter informally by raising it through grievance@stockyatra.com and allowing a reasonable period for a response.

8.2 We value early, informal resolution because it is usually faster, cheaper and less stressful for everyone than formal proceedings.

9. Disputes Handled Individually

9.1 To the extent permitted by applicable law, disputes are resolved on an individual basis. You agree to bring any claim in your own capacity, and not as a claimant or class member in any purported class, collective or representative proceeding.

9.2 This clause does not apply where mandatory law gives you a right to participate in collective or representative proceedings that cannot be waived.

10. Time Limit for Bringing a Claim

10.1 To the extent permitted by applicable law, any claim arising out of or relating to the Service should be brought within a reasonable period after the events giving rise to it, and in any event within the limitation period allowed by law.

10.2 Waiting an unreasonable time before raising a grievance or claim may make it harder for us to investigate fairly, as records and recollections fade.

11. Your Statutory Rights

11.1 Nothing in this policy limits, excludes or replaces any right or remedy you have under mandatory local consumer-protection or other law that cannot be waived by agreement.

11.2 Where any part of this policy conflicts with a mandatory right you hold under applicable law, that mandatory right prevails to the extent of the conflict.

12. Changes to This Policy

12.1 We may update this policy from time to time. The current version is always the one published at stockyatra.com/legal/grievance, and the effective date at the top reflects the latest revision.

12.2 Material changes will be notified through the Service or by other reasonable means. Continued use after a change means you accept the updated policy.

13. Contact

13.1 To raise a grievance: grievance@stockyatra.com. For general support: support@stockyatra.com. For legal questions: legal@stockyatra.com.

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