



### **Reliance Code of Conduct for Outsourced Collection Agencies and their Employees**

This code of conduct is applicable to all outsourced Collection agents, vendors, and agencies including their employees etc that have been retained to collect outstanding dues from subscribers on behalf of Reliance Communications Ltd. All subscribers irrespective of their payment pattern, religion, caste, profession or social standing must be treated with respect, dignity, courtesy and fairness during collection efforts.

1. No written or verbal threats, abuse or rudeness is permitted even if the subscriber does not use acceptable language.
2. The agent / vendor may refer the customer to management or end the interaction if the subscriber becomes abusive. The subscriber should be informed prior to termination of such calls. All such calls should be documented.
3. No physical Violence or intimidation to be used for collections.
4. No arms or ammunition to be carried during collections process.
5. At the time of calling / contacting the customer, agent must convey the complete details such as name of the contacting person, name of the collection agency along with contact no. if asked for by the subscriber and name of service provider – Reliance Communications Ltd.
6. Field agents need to carry identification cards issued by collection agency prominently displayed during visits to the customer along with authorization letter from Reliance issued to the agency. ID card should contain the contact details of supervisor and help line/ customer care No. of Reliance Com. ID card should be shown to the customer voluntarily at the time of visit.
7. No false commitment or misrepresentation to be made on behalf of the company to induce the subscriber to pay.
8. Family members of the subscriber not to be harassed under any circumstances.
9. Customer contact must normally be limited from 0800 hrs to 2100 hrs. Contact beyond 2100 hrs till 2200 hrs may be made under the following circumstances:
  - The customer has not been contactable within last 48 hours.
  - On personal visit, the customer has not been contactable during the last 2 visits.
10. A call to the customer should be discontinued, if he is driving, in the interest of safety. Customer contact beyond prescribed time lines may be made under following conditions:
  - Customer has agreed to the same.
  - When due to nature of customer's employment i.e. working in shifts e.g.: Call Centers, Hotels etc, he is usually available outside these hours.

11. The customer must be called on his mobile No. and visited at his billing address. In case he is not contactable, then the alternate contact No. and address should be used.
12. Customer's billing and outstanding details are not to be shared with any third party under any circumstances.
13. If the customer is not available, message may be left for the customer with an adult family member. The aim of the message should be to get the customer to return the call.
14. Agent shall not misrepresent himself as the legal representative or a lawyer, or a police official or any one belonging to the government agency.
15. The agent shall not accept any gift or bribe from the customers.
16. During visit to the residence of the customer following should be kept in mind:
  - Do not enter the residence against the wishes of residents when told that the customer is not available.
  - Do not restrict customer's movement or try to restrain him from entering or leaving.
  - Do not remain in customer's residence in case he is leaving for any reason.
  - Do not embarrass the customer in front of neighbor.
  - Do not visit the customer's residence in case he has suffered bereavement or a family member is gravely ill or if there is a social engagement in progress.
  - In case of non availability of customer with only minors or elderly present at the time of visit, the agent should end the visit leaving his contact details for call back by the customer. Do not enter the house or wait for the customer in the residence unless specifically asked to do so by family member
17. The agent should not use unfair means like collecting sums in excess of total outstanding of the customer; apply payments to other accounts than those indicated by the customer etc.
18. Do not use tobacco, chewing gum, cigarettes, etc while interacting with the customer. Do not visit the customer after consumption of liquor.
19. In case the customer claims having made the payment, politely ask for evidence of same.
20. Whenever the customer has disputed the bill / outstanding dues and such dispute/appeal/complaint is pending for redresses by the nodal officer or appellate authority, no follow up would be done till the final decision for the same has been communicated by Reliance Communication to the customer.
21. The collection agency / agent are not authorized to issue any legal notice through any lawyer on behalf of Reliance Communications Ltd to any subscriber. All legal actions for recovery of dues will be initiated by Reliance Communications Ltd only.
22. The outsourced agency will not make multiple point of contact with a defaulting consumer at a time through its different employees.
23. The collection agency / agent shall use only authorized pre numbered receipt books issued by Reliance.