



Online Resolution of Disputes through Conciliation/Arbitration (Smart ODR)

The customers shall first take up the grievance by lodging a complaint directly with Paytm Money. If the grievance is not satisfactorily redressed, then the customer may, in accordance with the SCORES guidelines, escalate the same through the [SCORES Portal](#) in accordance with the process laid out therein. After exhausting all available options for resolving the grievance, if the investor is still unsatisfied with the outcome, they can opt for online resolution of the dispute through conciliation or arbitration on the SMART ODR Portal at smartodr.in. Alternatively, you can opt for online dispute resolution through the SMART ODR Portal if the grievance lodged with us was not satisfactorily resolved or at any stage of the subsequent escalations mentioned above.

For details on the process and terms and conditions, please [click here](#)