

Community Concerns/Complaint Policies and Procedures

1) Objective of the Policy

Royal Asset Management, LLC (“Company”) seeks to maintain and enhance our reputation of providing high quality products and services. We value questions, concerns, and complaints (“Complaints”) as they assist us to improve our products, services, community relationships and customer service.

Company is committed to being responsive to the needs and concerns of our customers, potential customers and communities and to resolving complaints as quickly as possible. This policy has been designed to provide guidance to both our customers, community members and staff on the manner in which Company receives and manages complaints. We are committed to being consistent, fair and impartial when handling a patron’s complaints.

The objective of this policy is to ensure:

- Employees, customers and community members are aware of our complaint lodgment and handling processes,
- Employees, customers and community members understand our complaints handling process,
- Complaints are investigated impartially with a balanced view of all information or evidence,
- Complaints are considered on their merits taking into account individual circumstances and needs.

2) Definition of a Complaint

In this policy a complaint means an expression of dissatisfaction by a customer or community member (“patrons”) relating to the Company.

3) How a complaint can be made

If a patron is dissatisfied with a service or product provided by us, or something else, a patron should in the first instance consider speaking directly with the staff member(s) the patron has been dealing with. If a patron is uncomfortable with this or considers the relevant staff member unable to address the patron’s concerns, then the patron can lodge a complaint with us in one of the following ways:

- By telephoning us on (720) 787-4909
- By emailing us bill@diego-pellicer.com

If we receive a patron’s complaint verbally and we consider it appropriate, we may ask a patron to put their complaint in writing.

4) The information a patron will need to tell us

When we are investigating a patron’s complaint we will be relying on information provided by the patron and information we may already be holding. We may need to contact the patron to

clarify details or request additional information where necessary. To help us investigate a patron's complaint quickly and efficiently we will ask the patron for the following information:

- Patron's name and contact details,
- The name of the person the patron has been dealing with about a product, service or other,
- The nature of the complaint,
- Details of any steps the patron has already taken to resolve the complaint,
- Details of conversations the patron may have had with us that may be relevant to their complaint,
- Copies of any documentation which supports the patron's complaint.

5) Help when making a complaint

The person receiving or managing a patron's complaint should provide a patron with any assistance a patron may need to make a patron's complaint. However if a patron consider a patron need further assistance please contact:

Neil Demers
Royal Asset Management, LLC
720-937-9073
npdemers@gmail.com

6) Recording Complaints

When taking a complaint, we will record the patron's name and contact details. We will also record all details of a patron's complaint including the facts and the cause(s) of their complaint, the outcome and any actions taken following the investigation of their complaint. We will also record all dates and times relating to actions taken to resolve the complaint and communications between us.

As part of our on-going improvement plan, complaints will be monitored for any identifying trends by management and rectification/remedial action taken to mitigate any identified issues.

If a patron lodges a complaint we will record their personal information solely for the purposes of addressing their complaint. Patron's personal details will actively be protected from disclosure, unless a patron expressly consent to its disclosure.

7) Feedback to customers

Company is committed to resolving patrons' issues at the first point of contact, however, this will not be possible in all circumstances, in which case a more formal complaints process will be followed.

We will acknowledge receipt of a patron's complaint within three (3) business days. Once a patron's complaint has been received, we will undertake an initial review of their complaint.

There may be circumstances during the initial review or investigation of a patron's complaint where we may need to clarify certain aspects of their complaint or request additional documentation from them. In such circumstances we will explain the purpose of seeking clarification or additional documentation and provide the patron with feedback on the status of their complaint at that time.

We are committed to resolving a patron's complaint within 10 business days of them lodging the complaint, however, this may not always be possible on every occasion. Where we have been unable to resolve a patron's complaint within 10 business days, we will inform them of the reason for the delay and specify a date when we will be in a position to finalize a patron's complaint.

During the initial review or investigation stage we may need to seek further clarification or documentation from the patron to assist us in resolving the complaint.

If we have sought clarification or additional documentation from a patron and we are waiting on them to provide this information, we may not be able to meet our 10 business day finalization commitment. In such circumstances upon receipt of the patron's clarification or additional documentation we will indicate to the patron when we expect to be able to finalize their complaint.

Once we have finalized a patron's complaint, we will advise them of our findings and any action we have taken.

8) Our six point compliant process

1. We acknowledge:
Within three business days of receiving a patron's complaint we will acknowledge receipt of their complaint.
2. We review:
We undertake an initial review of a patron's complaint and determine what if any additional information or documentation may be required to complete an investigation. We may need to contact a patron to clarify details or request additional information where necessary.
3. We investigate:
Within 10 business days of receiving a patron's complaint we will investigate their complaint objectively and impartially, by considering the information they have provided us, our actions in relation to their dealings with us and any other information which may be available, that could assist us in investigating the patron's complaint.
4. We respond:
Following our investigation we will notify the patron of our findings and any actions we may have taken in regards to the complaint.
5. We take action:
Where appropriate we amend our business practices or policies.

6. We record:

We will record a patron's complaint for continuous improvement process and monitoring through regular review, a patron's personal information will be recorded in accordance with relevant privacy legislation.

9) When a patron complains about one of our employees

If a patron complains about a member of our staff, we will treat the patron's complaint confidentially, impartially and equally (giving equal treatment to all people). We will investigate the patron's complaint thoroughly by finding out the relevant facts, speaking with the relevant people and verifying explanations where possible.

We will also treat our staff member objectively by:

- informing them of any complaint about their performance,
- Providing them with an opportunity to explain the circumstances,
- Providing them with appropriate support,
- Updating them on the complaint investigation and the result.

10) Complaints under investigation by a regular or law enforcement agency

If a patron's complaint is currently being investigated by a relevant federal, state or territory consumer protection regulator or law enforcement agency we may cease to take further action in relation to the patron's complaint pending finalization of their investigation.

We will assist any agency with their investigations.