

# ROYAL WEALTH | INVESTOR GRIEVANCE REDRESSAL POLICY

ROY DANIEL, AMFI REGISTERED MUTUAL FUND DISTRIBUTOR (ARN-56308) | LAST REVIEWED: SEPTEMBER 2026

## GRIEVANCE REDRESSAL OFFICER

|                 |                                                                                                                                       |
|-----------------|---------------------------------------------------------------------------------------------------------------------------------------|
| FULL NAME       | ROY DANIEL                                                                                                                            |
| DESIGNATION     | GRIEVANCE REDRESSAL OFFICER / PRINCIPAL CONTACT                                                                                       |
| CONTACT         | +91 9322216658                                                                                                                        |
| EMAIL           | royalwealthindia@gmail.com                                                                                                            |
| WORKING HOURS   | 10:00 AM TO 6:30 PM   MONDAY TO SATURDAY                                                                                              |
| ACKNOWLEDGEMENT | WITHIN 72 HOURS OF RECEIPT OF THE GRIEVANCE                                                                                           |
| RESOLUTION      | WITHIN 15 CALENDAR DAYS OF RECEIPT OF THE COMPLETE GRIEVANCE, OR WITHIN SUCH EARLIER PERIOD AS MAY APPLY UNDER APPLICABLE REGULATIONS |

## HOW TO LODGE A GRIEVANCE

|        |                                                                                                                                                                       |
|--------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| STEP 1 | SEND YOUR GRIEVANCE TO <a href="mailto:royalwealthindia@gmail.com">royalwealthindia@gmail.com</a> OR THROUGH THE DESIGNATED SERVICE CHANNEL PROVIDED BY ROYAL WEALTH. |
| STEP 2 | PROVIDE RELEVANT DETAILS SUCH AS CLIENT / FOLIO DETAILS (WHERE APPLICABLE), TRANSACTION OR SERVICE REFERENCE, DATE, NATURE OF THE GRIEVANCE AND SUPPORTING DOCUMENTS. |
| STEP 3 | AN ACKNOWLEDGEMENT WILL BE PROVIDED WITHIN 72 HOURS. ADDITIONAL INFORMATION MAY BE REQUESTED WHERE REQUIRED FOR REVIEW.                                               |
| STEP 4 | THE OUTCOME WILL BE COMMUNICATED TO THE INVESTOR, TOGETHER WITH THE NEXT ESCALATION CHANNEL WHERE THE MATTER REMAINS UNRESOLVED.                                      |

## OUR REDRESSAL COMMITMENT

WE AIM TO HANDLE INVESTOR GRIEVANCES FAIRLY, TRANSPARENTLY AND WITHIN DEFINED TIMEFRAMES.

MATTERS INVOLVING AN AMC, REGISTRAR, TRANSACTION PLATFORM OR OTHER SERVICE PROVIDER MAY REQUIRE COORDINATION WITH THE RELEVANT ENTITY.

THIS POLICY DOES NOT LIMIT ANY STATUTORY, REGULATORY OR OTHER LEGAL RIGHTS AVAILABLE TO AN INVESTOR.

## EXTERNAL ESCALATION PATHWAY

AFTER THE APPLICABLE INTERNAL REVIEW STAGES, INVESTORS MAY USE THE RELEVANT EXTERNAL MECHANISM SHOWN IN THE MAPPED ESCALATION MATRIX, DEPENDING ON THE NATURE AND JURISDICTION OF THE GRIEVANCE.

AMFI MAY BE USED FOR MATTERS RELATING TO MUTUAL-FUND DISTRIBUTION ACTIVITIES WHERE THE AMFI GRIEVANCE PROCESS IS APPLICABLE. SEBI SCORES 2.0 MAY BE USED FOR MATTERS WITHIN SEBI'S SCOPE AFTER APPROACHING THE CONCERNED ENTITY.

SMART ODR MAY BE USED FOR ELIGIBLE UNRESOLVED DISPUTES WHERE THE PREVAILING SEBI ODR FRAMEWORK PROVIDES FOR THAT ROUTE.

# ROYAL WEALTH | INVESTOR GRIEVANCE ESCALATION MATRIX

ESCALATE ONLY WHEN THE CURRENT STAGE CANNOT RESOLVE THE MATTER, OR WHEN THE NATURE OF THE GRIEVANCE REQUIRES A DIFFERENT EXTERNAL ROUTE.

MAPPED FLOW – INTERNAL → EXTERNAL

| LEVEL 1<br>CONCERNED STAFF |                                                | LEVEL 2<br>SENIOR EMPLOYEE / HOD                    |                                                                               | LEVEL 3<br>ROY DANIEL                                                                                                          |                                                                            | LEVEL 4-7<br>EXTERNAL ROUTES |                          |
|----------------------------|------------------------------------------------|-----------------------------------------------------|-------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|------------------------------|--------------------------|
| LEVEL                      | ESCALATE TO / OWNER                            | PRIMARY CONTACT / CHANNEL                           | PURPOSE / SCOPE                                                               | TARGET TIMELINE                                                                                                                | WHEN TO ESCALATE                                                           | CATEGORY                     | NEXT STAGE               |
| 1                          | CONCERNED STAFF / RELATIONSHIP OR SERVICE TEAM | EXISTING SERVICE CHANNEL / RESPONSIBLE STAFF MEMBER | FIRST-LINE RESOLUTION, FACT FINDING AND CORRECTION WHERE POSSIBLE.            | ACKNOWLEDGE WITHIN 72 HOURS;<br>TARGET RESPONSE / RESOLUTION WITHIN 3 WORKING DAYS.                                            | AT THE FIRST POINT OF DISSATISFACTION OR SERVICE ISSUE.                    | INTERNAL                     | LEVEL 2                  |
| 2                          | SENIOR EMPLOYEE / HEAD OF DEPARTMENT           | DEPARTMENT HEAD / SENIOR EMPLOYEE                   | INDEPENDENT REVIEW OF THE FIRST-LINE RESPONSE AND COORDINATION ACROSS TEAMS.  | TARGET REVIEW WITHIN 3 WORKING DAYS.                                                                                           | IF LEVEL 1 DOES NOT RESOLVE THE MATTER OR SENIOR REVIEW IS REQUESTED.      | INTERNAL                     | LEVEL 3                  |
| 3                          | ROY DANIEL – GRIEVANCE REDRESSAL OFFICER       | +91 9322216658<br>ROYALWEALTHINDIA@GMAIL.COM        | FORMAL INTERNAL GRIEVANCE REVIEW, OVERSIGHT AND FINAL INTERNAL COMMUNICATION. | OVERALL RESOLUTION TARGET: WITHIN 15 CALENDAR DAYS OF COMPLETE GRIEVANCE RECEIPT, SUBJECT TO APPLICABLE REGULATORY TIMEFRAMES. | IF UNRESOLVED AT LEVEL 2 OR THE INVESTOR REQUESTS FORMAL GRIEVANCE REVIEW. | INTERNAL / FINAL             | LEVEL 4-7, AS APPLICABLE |

|   |                                                                     |                                                                                     |                                                                                                                 |                                                             |                                                                                                                         |                               |
|---|---------------------------------------------------------------------|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|-------------------------------|
| 4 | CONCERNED AMC / REGISTRAR / TRANSACTION PLATFORM (WHERE APPLICABLE) | RELEVANT INVESTOR RELATIONS / CUSTOMER CARE / GRIEVANCE CHANNEL                     | FOR MATTERS ATTRIBUTABLE TO AN AMC, RTA, TRANSACTION PLATFORM OR OTHER SERVICE PROVIDER.                        | AS PER THE RELEVANT ENTITY'S APPLICABLE PROCESS / TIMELINE. | WHERE ACTION, RECORDS OR CORRECTION IS REQUIRED FROM THAT SERVICE PROVIDER.                                             | EXTERNAL – OPERATIONAL        |
| 5 | AMFI – APPLICABLE GRIEVANCE CHANNEL FOR MFD-RELATED MATTERS         | AMFI INVESTOR / DISTRIBUTOR GRIEVANCE CHANNEL                                       | FOR MATTERS CONCERNING MUTUAL-FUND DISTRIBUTION ACTIVITIES WHERE THE AMFI PROCESS / JURISDICTION IS APPLICABLE. | AS PER PREVAILING AMFI PROCESS.                             | WHERE THE GRIEVANCE CONCERNS MFD CONDUCT / DISTRIBUTION ACTIVITY AND REMAINS UNRESOLVED INTERNALLY.                     | EXTERNAL – INDUSTRY BODY      |
| 6 | SEBI SCORES 2.0 (WHERE WITHIN SEBI SCOPE)                           | <a href="https://scores.sebi.gov.in">HTTPS://SCORES.SEBI.GOV.IN</a>   1800 266 7575 | REGULATORY GRIEVANCE REDRESSAL AFTER APPROACHING THE CONCERNED ENTITY.                                          | AS PER THE PREVAILING SEBI SCORES 2.0 FRAMEWORK.            | WHERE THE INVESTOR IS NOT SATISFIED WITH THE RESPONSE OF THE CONCERNED ENTITY AND THE MATTER FALLS WITHIN SCORES SCOPE. | EXTERNAL – REGULATOR          |
| 7 | ONLINE DISPUTE RESOLUTION (SMART ODR), WHERE APPLICABLE             | <a href="https://smartodr.in">HTTPS://SMARTODR.IN</a>                               | ONLINE CONCILIATION / ARBITRATION FOR ELIGIBLE UNRESOLVED DISPUTES UNDER THE PREVAILING SEBI ODR FRAMEWORK.     | AS PER THE PREVAILING ODR PROCESS.                          | WHERE AN ELIGIBLE DISPUTE REMAINS UNRESOLVED AND THE ODR ROUTE IS AVAILABLE.                                            | EXTERNAL – DISPUTE RESOLUTION |