

How to make a complaint



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We value your opinion

We all stand to gain from open communication. Whether it's used to answer a question, solve a problem or share a success, communication is the key.

While we welcome all positive comments you may have, it is equally important for us to know when you have a problem so that we can resolve it and retain your confidence. At the same time, we use your feedback to continually improve the quality of products and services we provide to you and other clients.

There are a variety of ways you can express your concerns or provide positive feedback about your experiences with RBC® companies. We encourage you to get in touch with us, either in person or by telephone, e-mail, mail or fax.

RBC business groups

› RBC Royal Bank® and RBC Global Private Banking® are trademarks of Royal Bank of Canada. RBC Royal Bank includes all branches and our Business Banking Centres.

› RBC Insurance® includes the following:

Life & Health

RBC Life Insurance Company
Toll-free: 1-800-461-1413

Travel

RBC Insurance Company of Canada
Toll-free: 1-800-263-8944

Home & Auto

RBC General Insurance Company
RBC Insurance Company of Canada
Toll-free: 1-800-769-2526

Creditor

(Mortgage, loan life and disability protection)

RBC Insurance Services Inc.
Toll-free: 1-800-769-2523

› RBC Estate and Trust Services are offered by The Royal Trust Company or Royal Trust Corporation of Canada.

› Other RBC businesses include:

RBC Asset Management Inc.
Toll-free: 1-800-769-2511
RBC Dominion Securities Inc.
RBC Direct Investing Inc.

Our companies are committed to providing you with the best possible service. We welcome your feedback, comments and opinions, and we thank you for your business.

If you have a complaint or encounter a problem

We want to handle your complaint in the most efficient and professional manner possible. Here's a quick and easy step-by-step reference to ensure your concern receives the attention it deserves.

Step 1: Start at the source

If a problem occurs, it is generally easier to check the facts and come to a resolution at the point where the problem originated. This may simply entail a quick telephone call or a visit to your branch or the office in question. Save yourself valuable time by collecting all the relevant information before you make your initial contact:

- › Assemble all supporting documents concerning your complaint, paying special attention to the date(s).
- › Obtain the names of any employees that were involved.
- › Clarify the circumstances in your own mind and determine what you would like us to do.
- › Call us or visit the RBC branch or office in question.

If you are not satisfied with the response you get where the problem originated, ask to speak with the manager, team leader or senior officer present. They will have the authority to solve most problems immediately. The sooner you contact the appropriate parties, the sooner they can begin working on a solution.

Step 2: Escalate the complaint

If your problem is not resolved to your satisfaction with your first contact, we encourage you to escalate your complaint by telephone, mail, fax or email to the appropriate centre listed below.

Once we receive your complaint, we will do our best to resolve the issue quickly, typically within five business days. If it takes longer, we will contact you and follow up accordingly.

When contacting us, please include a telephone number where you can be reached.

Contact for all RBC business units, excluding RBC Insurance and RBC Dominion Securities Inc. as noted below:

Client Care Centre
PO Box 1, Royal Bank Plaza
Toronto, Ontario M5J 2J5
Toll-free: 1-800-769-2540, option 2
International Toll-free: +8000-769-2511
Fax: 416-974-3561
clientcarecentre@rbc.com

Contact for RBC Insurance:
RBC Insurance Services Inc.
Customer Care Assurance
PO Box 213, Station A
Mississauga, Ontario L5A 4N9
Toll-free: 1-888-728-6666
Toll-free fax: 1-888-844-3331
feedback@rbcinsurance.com

Contact for RBC Dominion Securities Inc.:
RBC Dominion Securities Compliance
77 King Street West, 9th Floor
Royal Trust Tower, PO Box 7500
Toronto, Ontario M5W 1P9
Phone: 416-842-8056
Fax: 416-842-8055

Step 3: Refer to the RBC Office of the Ombudsman

If the issue is not resolved after consulting one of the centres, you are encouraged to write to the RBC Office of the Ombudsman. The RBC Office of the Ombudsman can only review your concern after you have received a response from one of our RBC representatives. Please explain in your letter why the problem has not been adequately resolved to your satisfaction.

All parties involved in a dispute receive a fair and impartial hearing, with all dealings kept in the strictest confidence. Services of the Ombudsman are free of charge.

RBC Office of the Ombudsman
PO Box 1, Royal Bank Plaza
Toronto, Ontario M5J 2J5
Toll-free: 1-800-769-2542
Fax: 416-974-6922
ombudsman@rbc.com
www.rbc.com/ombudsman

Mediation

Efforts to settle an unresolved issue may ultimately include mediation. A mediator helps disputing parties work toward a mutually acceptable resolution by maintaining open communication in an effort to identify issues, interests and possible options.

While the RBC Office of the Ombudsman staff are trained in mediation, in some instances, the Ombudsman may suggest — or the client may request — an external mediator. In the case of external mediation or arbitration, costs are generally shared equally between the client and us.

Additional resources

The following offices can provide you with information and a further review of your complaint if you are still unsatisfied.

Contact for banking complaints:

ADR Chambers Banking Ombuds Office
 112 Adelaide Street East
 Toronto, Ontario M5C 1K9
 Telephone: 1-800-941-3655
 Toll-free fax: 1-877-307-0014
www.bankingombuds.ca

Contact for investment complaints:

Ombudsman for Banking Services
 and Investments (OBSI)
 PO Box 896, Station Adelaide
 Toronto, Ontario M5C 2A1
 Telephone: 416-287-2877
 Toll-free telephone: 1-888-451-4519
 Fax: 416-225-4722
 Toll-free fax: 1-888-422-2865
www.obsi.ca

Contact for life and health insurance complaints:

OmbudService for Life & Health Insurance (OHLI)
 401 Bay Street, Suite 1507
 P.O. Box 7 Toronto, Ontario M5H 2Y4
 Telephone: 416-777-9002
 Toll-free telephone: 1-888-295-8112
www.olhi.ca

Contact for home and auto insurance complaints:

General Insurance OmbudService (GIO)
 10 Milner Business Court, Suite 701
 Toronto, Ontario M1B 3C6
 Telephone: 416-299-6931
 Toll-free: 1-877-225-0446
 Fax: 416-299-4261
www.giocanada.org

The services of all Ombudsman investigations are provided to you at no cost.

Contact for privacy complaints:

Office of the RBC Chief Privacy Officer
 PO Box 7500, Station A
 Toronto, Ontario M5W 1P9
 Fax: 416-955-2192

If you are still not satisfied, you can contact the Office of the Privacy Commissioner of Canada. The Office of the Privacy Commissioner of Canada investigates complaints concerning the Personal Information Protection and Electronic Documents Act. Complaints to the Office of the Privacy Commissioner must be submitted in writing.

The Privacy Commissioner of Canada
 112 Kent Street
 Ottawa, Ontario K1A 1H3

For general privacy inquiries and additional information about personal information-handling practices, you can contact the Office of the Privacy Commissioner of Canada in any of the following ways:

Telephone: 613-995-8210
 Toll-free telephone: 1-800-282-1376
 Fax: 613-947-6850
info@privcom.gc.ca
www.privcom.gc.ca

Steps to making a complaint

Banking services	
STEP 1: Start where the event occurred	RBC branch, Royal Direct® call centre or Business Banking Centre
STEP 2: Contact the appropriate centre	Client Care Centre
STEP 3: Write to the RBC Ombudsman	RBC Office of the Ombudsman (contact in writing)
Investment services	
STEP 1: Start where the event occurred	Your financial planner and/or the branch manager or your RBC DS investment advisor's branch manager
STEP 2: Contact the appropriate centre	Client Care Centre or RBC DS Compliance
STEP 3: Write to the RBC Ombudsman	RBC Office of the Ombudsman (contact in writing)
Insurance services	
STEP 1: Start where the event occurred	RBC Insurance business unit that issued your policy (see page 4 for contact numbers)
STEP 2: Contact the appropriate centre	Customer Care Assurance
STEP 3: Write to the RBC Ombudsman	RBC Office of the Ombudsman (contact in writing)

Note: The RBC Chief Privacy Officer is consulted by the above-mentioned units in order to provide specific guidance as requested.

Regulatory bodies and other resources

Government regulators provide alternative sources of consumer information and have offices that handle specific complaints. Depending on your issue, the federal government and provinces have their own regulatory body that can be contacted.

Financial Consumer Agency of Canada

The Financial Consumer Agency of Canada (FCAC) supervises all federally regulated financial institutions to ensure that they comply with federal consumer protection provisions. It also educates consumers and monitors industry codes of conduct and public commitments designed to protect consumer interests.

These consumer protection provisions cover a variety of operating practices that directly affect our clients. For example, financial institutions are required by law to provide consumers with information about their fees, interest rates and complaint-handling procedures.

Specific complaints made in writing will be assessed by the FCAC on a case-by-case basis to determine whether a federal consumer protection issue exists, and if so, what necessary action should be taken.

Regulatory complaints should be submitted in writing:

Financial Consumer Agency of Canada
Enterprise Building, 6th Floor
427 Laurier Avenue West
Ottawa, Ontario K1R 1B9
Toll-free: 1-866-461-3222
www.fcac-acfc.gc.ca

Voluntary codes and public commitments

The Canadian banking industry has developed several voluntary commitments and codes, designed to protect consumers and serve them better. These include the following:

- › **Canadian Code of Practice for Consumer Debit Card Services** — Industry and consumer practices and responsibilities related to debit cards
- › **CBA Code of Conduct for Authorized Insurance Activities** — Minimum standards that apply to bank representatives who promote authorized insurance products in Canada
- › **Pledge to Small Business** — Voluntary commitment governing openness, accountability, the credit process and complaint handling
- › **Principles of Consumer Protection for Electronic Commerce: A Canadian Framework** — A guide to protecting clients in online transactions
- › **Undertaking on Unsolicited Services** — Assurances related to the marketing and provision of new unsolicited services and the provision of modified or replacement services
- › **Guidelines for Transfers of Registered Plans** — What to expect and where to get help when transferring a registered savings plan (RSP) from one financial institution to another
- › **Memorandum of Understanding: Low Fee Accounts** — Commitment to offer standard low-cost accounts to clients
- › **Index-Linked Deposits Undertaking** — Rights of rescission for index-linked deposit products purchased by telephone
- › **Zero Liability Policy** — Elimination of client liability for certain fraudulent credit card transactions
- › **E-Promise** — Protection for credit cardholders shopping online, by mail or by phone

- › **Online Payments** — Consumer and industry responsibilities related to the use of online payments systems in Canada
- › **Plain Language Mortgage Documents: CBA Commitment** — Commitment to improve readability of residential mortgage documents
- › **Cheque Holds** — Commitment to reduce the number of business days for holding cheques

Copies or additional information about the voluntary commitments and codes can be obtained from our website at www.rbc.com.

Autorité des marchés financiers

In Quebec, the Autorité des marchés financiers (AMF) is the regulatory body charged with administering the regulatory framework and providing review and mediation services.

Autorité des marchés financiers
Place de la Cité, Tour Cominar
2640 boulevard Laurier, 3^e étage
Sainte-Foy (Québec) G1V 5C1

Investment Industry Regulatory Organization of Canada

In 2008 the Investment Dealers Association of Canada and Market Regulation Services Inc. consolidated to form the Investment Industry Regulatory Organization of Canada (IIROC). The IIROC is responsible for overseeing all investment dealers and market activity in Canadian debt and equity marketplaces. Member firms agree to abide by all relevant bylaws, rules and regulations of the IIROC and are subject to ongoing supervision. The IIROC mandate is to protect investors.

Investment Industry Regulatory Organization of Canada
Toll-free: 1-877-442-4322
publicaffairs@iiroc.ca
www.iiroc.ca

In addition to the regular IIROC complaint process, arbitration is another option. For arbitration services, contact the appropriate arbitrator for your area as seen in the chart below.

Mutual Fund Dealers Association of Canada

The Mutual Fund Dealers Association of Canada (MFDA) provides a similar role for the mutual fund industry as the IIROC provides for the investment industry. The MFDA operates in all provinces and territories in Canada except Quebec.

Mutual Fund Dealers Association of Canada
121 King Street West, Suite 1600
Toronto, Ontario M5H 3T9
Telephone: 416-361-6332
Toll-free: 1-888-466 6332
membershipservices@mfd.ca
www.mfda.ca

Atlantic provinces and Ontario	Quebec	B.C., Prairies, N.W.T., Nunavut and Yukon
ADR Chambers c/o The IIROC Program Administrator 112 Adelaide Street East Toronto, Ontario M5C 1K9 adr@adrchambers.com www.adrchambers.com	Canadian Commercial Arbitration Centre 215 Caron Street Quebec, Quebec G1K 5V6 info@ccac-adr-org www.ccac-adr-org	British Columbia International Commercial Arbitration Centre 1260 Hornby Street, Suite 103 Vancouver, British Columbia V6Z 1W2 info@bcicac.com www.bcicac.com

For more information on RBC products and services, contact 1-800 ROYAL® 1-1 (1-800-769-2511) or visit our website at www.rbc.com.

TTY/teletypewriter users only call 1-800-661-1275.

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