

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, email, 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 Insurance Agency Ltd.

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:

Royal Mutual Funds Inc.

RBC Global Asset Management Inc.

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, RBC Direct Investing Inc. and RBC Dominion Securities Inc., as noted below:

Client Care Centre
Royal Bank Plaza, PO Box 1
Toronto, ON M5J 2J5
Toll-free: 1-800-769-2540, option 2
International toll-free: +8000-769-2511
Fax: 416-974-3561
www.rbc.com/customer-care

Contact for RBC Insurance:

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

Contact for RBC Dominion Securities Inc.:

RBC Dominion Securities Compliance
RBC Centre, 155 Wellington Street West
PO Box 150
Toronto, ON M5V 3K7
Attention: Designated Complaints Officer
Telephone: 416-842-8056
Fax: 416-842-8055

Contact for RBC Direct Investing Inc.:

RBC Direct Investing Compliance
RBC Centre, 155 Wellington Street West
PO Box 150
Toronto, ON M5V 3K7
Attention: Designated Complaints Officer

Step 3: Write 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 Ombudsman can only review your concern after you have received a response from RBC.

Please explain in writing why the concern 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.

To help us begin our review as soon as possible, we encourage you to submit your concern securely and electronically via RBC's "Make a Complaint" online submission tool at www.rbc.com/customer-care.

You may also contact us at
RBC Office of the Ombudsman
Royal Bank Plaza, PO Box 1
Toronto, ON M5J 2J5
Toll-free: 1-800-769-2542
Fax: 416-974-6922
ombudsman@rbc.com

Note: We do not recommend sending personal or financial information via email.

If you have any questions or require accommodations as part of the complaint process, please let us know.

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. In some instances, the RBC 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 RBC.

Additional resources

The following offices can provide you with information and a further review of your complaint if you are still not satisfied.

Contact for banking complaints:

ADR Chambers Banking Ombuds Office
31 Adelaide Street East
PO Box 1006
Toronto, ON M5C 2K4
Toll-free telephone: 1-800-941-3655
Toll-free fax: 1-877-803-5127
contact@bankingombuds.ca
www.bankingombuds.ca

Contact for investment complaints:

Ombudsman for Banking Services
and Investments (OBSI)
401 Bay Street, Suite 1505
PO Box 5
Toronto, ON M5H 2Y4
Toll-free telephone: 1-888-451-4519
Toll-free fax: 1-888-422-2865
ombudsman@obsi.ca
www.obsi.ca

Contact for life and health insurance complaints:

OmbudService for Life & Health Insurance
401 Bay Street, PO Box 7
Toronto, ON M5H 2Y4
Attention: General Manager
Telephone (Toronto): 416-777-9002
Telephone (Montreal): 514-282-2088
Toll-free: 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, ON 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, ON 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.

Office of the Privacy Commissioner of Canada
30 Victoria Street
Gatineau, QC 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: 819-994-5444

Toll-free: 1-800-282-1376

Fax: 819-994-5424

TTY: 819-994-6591

www.priv.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, the branch manager, your RBC DS investment advisor's branch manager or your local RBC DI Investing Centre
STEP 2: Contact the appropriate centre	Client Care Centre, RBC DS Compliance or the RBC DI Client Liaison Team
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, ON 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.

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 Laurier Boulevard, Suite 400
Quebec, QC G1V 5C1
Telephone: 418-525-0337
Fax: 418-525-9512

Investment Industry Regulatory Organization of Canada

The Investment Industry Regulatory Organization of Canada (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

121 King Street West, Suite 2000
Toronto, ON M5H 3T9
Telephone: 416-364-6133
Toll-free: 1-877-442-4322
Fax: 416-364-0753
InvestorInquiries@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.

Atlantic provinces and Ontario	Quebec
ADR Chambers c/o The IIROC Program Administrator 180 Duncan Mill Road 4th Floor Toronto, ON M3B 1Z6 adr@adrchambers.com www.adrchambers.com	Canadian Commercial Arbitration Centre Place du Canada 1010 Gauchetière Street W Suite 950 Montreal, QC H3B 2N2 info@ccac-adr-org www.ccac-adr-org

BC, Prairies, NWT, Nunavut and Yukon

British Columbia International Commercial Arbitration Centre
348 – 1275 West 6th Avenue
Vancouver, BC V6H 1A6
Telephone: 604-684-2821
Toll-free: 1-877-684-2821
Fax: 604-736-9233
admin@bcicac.com
bcicac.com

Mutual Fund Dealers Association of Canada

The Mutual Fund Dealers Association of Canada (MFDA) is the national self-regulatory organization (SRO) for the distribution side of the Canadian mutual fund industry. As an SRO, the MFDA is responsible for regulating the operations, standards of practice and business conduct of its Members and their representatives with a view to enhancing investor protection and strengthening public confidence in the Canadian mutual fund industry. The MFDA operates in all provinces and territories in Canada except Quebec.

Mutual Fund Dealers Association of Canada
121 King Street West, Suite 1000
Toronto, ON M5H 3T9
Telephone: 416-361-6332
Toll-free: 1-888-466-6332
complaints@mfd.ca
www.mfda.ca

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. This publication is also available in formats suitable for people who are partially sighted or have limited vision.



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