How to make a complaint
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We value your feedback

If you have a complaint, we treat any expression of dissatisfaction very seriously and will resolve it as quickly as possible. Above all, our goal is to preserve your confidence and trust in us. We are committed to addressing your complaint in the highest standards of service.

Should you wish to make a complaint, please raise the issue as soon as it comes up. You can use this brochure to find the correct contact information to help ensure your complaint gets resolved to your satisfaction and in a timely manner. We also ask that you follow the complaints process as outlined in this brochure.
RBC Business Groups

This brochure outlines how to submit your complaint to the following RBC® Business Groups:

- **RBC Royal Bank®, including all RBC branches, Advice Centre, Commercial Centres and Private Banking**
- **RBC Capital Markets®, including the capital markets business of RBC Royal Bank and its affiliates**
- **RBC Investor & Treasury Services**
- **Estate and trust services offered by The Royal Trust Company or Royal Trust Corporation of Canada**
- **RBC Investments®, including the following:**
  - Royal Mutual Funds Inc.
  - RBC Dominion Securities Inc.
  - RBC Direct Investing Inc.
  - RBC InvestEase Inc.
  - RBC Phillips, Hager & North Investment Counsel Inc.
  - Insurance products offered through RBC Wealth Management Financial Services Inc.
- **RBC Insurance® includes the following:**
  - **Life & Health:**
    - RBC Life Insurance Company
  - **Travel:**
    - RBC Insurance Company of Canada
  - **Home & Auto:**
    - RBC Insurance Agency Ltd.

Note: For complaints associated with Creditor Insurance (HomeProtector®, LoanProtector®, etc.), please contact RBC Insurance Services Inc. by calling toll-free: 1-800-769-2523.

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. Please be guided by the following to ensure your concern receives the attention it deserves.

Start at the source

If a problem occurs, it is best to start where the issue originated. Save 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).
- Be clear about the circumstances and determine what you would like us to do.

3 ways to contact us:

- Please log into your Online Banking and go to the message centre to send us a message
- Call us at 1-800-769-2511
- Visit the RBC branch or office in question

Our employees are often able to resolve a complaint quickly and effectively if given the opportunity to hear from you. In situations where you still don’t feel satisfied with the response you have received, you can ask to be referred to a manager.

Please review the specific RBC company complaint handling process in the following pages.
For RBC Royal Bank this includes all RBC branches, the Advice Centre, Commercial Centres and Private Banking

If you are not satisfied with the response you have received where the problem originated, you can ask to escalate your complaint. Simply contact us in one of the same ways you may have contacted us earlier. We will ensure that it is forwarded to RBC Client Care on your behalf.

You can contact RBC Royal Bank by:

- Sending us a message from the RBC Online Banking message centre
- Calling us at: 1-800-769-2511
- Visiting any of our branches, or contacting your Commercial Account Manager or Private Banker

If the issue is not resolved after consulting with RBC Client Care, the following options are available to you.

**RBC Client Complaints Appeal Office (CCAO)**

Should you be dissatisfied with the outcome of the review performed by RBC Client Care, you will have the option to appeal your complaint to the RBC CCAO. The RBC CCAO is the most senior designated office appointed to address appealed complaints within RBC. If you choose to appeal your complaint, we will forward it on your behalf to the RBC CCAO.
External Complaint Body

ADR Chambers Banking Ombuds Office (ADRBO).

You may submit your unresolved concern directly to ADR Chambers Banking Ombuds Office (ADRBO), if:

- RBC has exhausted the 56 calendar days prescribed time period for dealing with your complaint or
- You are not satisfied with the resolution offered by the most senior designated office at RBC (the CCAO)

You have up to 180 calendar days to submit your complaint to the ADRBO after receiving a final response from RBC, or if 56 calendar days have passed since your complaint was made.

ADRBO is an industry ombudsman that operates independently from the participating banks. Its services are free of charge to those making the complaint. ADRBO is regulated as an External Complaints Body by the Financial Consumer Agency of Canada.

Contact information:

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
bankingombuds.ca
Financial Consumer Agency of Canada

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions for compliance with federal consumer protection laws. While the FCAC does not resolve individual customer complaints, if you believe that your complaint relates to a violation of a federal consumer protection law, you may submit your complaint to:

Contact information:
Financial Consumer Agency of Canada
Enterprise Building, 6th Floor
427 Laurier Avenue West
Ottawa, ON K1R 1B9
Telephone: 1-866-461-3222
fcac-acfc.gc.ca
For RBC Capital Markets, this includes the capital markets business of RBC Royal Bank and its affiliates

If you are not satisfied with the response you received where the problem originated, ask to speak with the manager, team leader or senior officer. If this does not resolve the problem, you can escalate your complaint by contacting the appropriate Compliance team.

Please refer to our “Making a Complaint” process at: 
rbccm.com/assets/rbccm/docs/legal/fixed-income/rbccm-making-a-complaint.pdf

Or contact us, Attention:

Capital Markets Compliance, Canada
RBC Centre
155 Wellington Street West
PO Box 150
Toronto, ON M5V 3K7
rbccmcmcompliance@rbccm.com
For RBC Investor & Treasury Services

You can contact us as follows:

Clients of Banks, Brokers & Exchanges Contact:
Toll-free 1-866-358-7326

If you are not satisfied with the response you received where the problem originated or from the above contact, ask to speak with the manager, team leader or senior officer. If this does not resolve the problem, you can escalate your complaint by contacting the below Compliance team.

Please refer to our “How to Make a Complaint” process at: rbcits.com/en/who-we-are/governance/make-a-complaint.page

Or reach out to our team, Attention:

RBC Investor & Treasury Services
Compliance, Canada
RBC Centre
155 Wellington Street West
PO Box 7500, Station A
Toronto, ON M5W 1P9
excoqu@rbc.com
For estate and trust services offered by The Royal Trust Company or Royal Trust Corporation of Canada

If you are not satisfied with the response you received where the problem originated, ask to speak with the Regional Vice President responsible for the office where your account is held, or contact the RBC Royal Trust® national office as follows:

**Attention:**
Client Contact Centre  
RBC Royal Trust  
RBC Centre  
20th Floor – 155 Wellington Street West  
Toronto, Ontario M5V 3K7  
Telephone: 1-855-833-6511  
rbcru@rbc.com

For more details on the complaint handling process including options available if the issue is not resolved to your satisfaction, please refer to “RBC Royal Trust client complaint examination and resolution policy overview” at rbcwealthmanagement.com/en-ca/royal-trust/resolving-your-concerns
For Investment complaints

If you are not satisfied with the response you received where the problem originated, ask to speak with the manager, team leader or senior officer. If this does not resolve the problem, you can escalate your complaint by contacting the appropriate Compliance team.

Royal Mutual Funds Inc.

Please contact us one of the following ways, and we will ensure that your complaint is forwarded to our Compliance department on your behalf.

You can contact us by:

- Sending us an message from the RBC Online Banking message centre
- Calling us at: 1-800-463-3863
- Visiting any of our branches

Also refer to Royal Mutual Funds Inc. Client Complaint Examination and Resolution Policy Overview at rbc.com/rmfi-complaints/

RBC Dominion Securities Inc.

Attention:

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

rbcwealthmanagement.com/en-ca/dominion-securities/resolving-your-concerns
RBC Direct Investing Inc.

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

RBC InvestEase Inc.

PO Box 4288, Station A
Toronto, ON M5W 0J8
Toll-free: 1-800-769-2531
rbcinvestease.com/resolving-your-concerns/

RBC Phillips, Hager & North Investment Counsel Inc.

Attention:
Compliance Department
RBC PH&N Investment Counsel Compliance
RBC Centre
155 Wellington Street West
PO Box 150
Toronto, ON M5V 3K7
https://www.rbcwealthmanagement.com/en-ca/phn/resolving-your-concerns

Disclosing your information

Please note that, if you hold an RBC banking product with certain other RBC Companies (RBC Dominion Securities Inc., RBC Direct Investing Inc. and RBC Phillips, Hager & North Investment Counsel Inc.), these RBC Companies may use your information to manage any dissatisfaction or complaint you may raise in connection with your account, including disclosing information about your investments and/or your account with an RBC Company about the banking product.

If the issue is not resolved after consulting the above contact, the following options are available to you.
Ombudsman for Banking Services and Investments (OBSI)

You may escalate an investment complaint directly to the OBSI without going to the RBC Client Complaints Appeal Office (CCAO) if you do not receive a final response to your complaint within 90 calendar days or if you are not satisfied with the outcome or examination of your complaint. You have up to 180 calendar days after receiving a final response to submit your complaint to the OBSI. The OBSI is a free, independent service for resolving investment disputes impartially and can recommend compensation of up to $350,000.

Contact Information:

Ombudsman for Banking Services and Investments (OBSI)
20 Queen Street West, Suite 2400
PO Box 8
Toronto, ON M5H 3R3
Toll-free telephone: 1-888-451-4519
Toll-free fax: 1-888-422-2865
ombudsman@obsi.ca
obsi.ca
RBC Client Complaints Appeal Office (CCAO)

You also have the option to appeal your complaint to the RBC CCAO, which is the most senior designated office appointed to address appealed complaints within RBC. If you choose to do so, we will forward your complaint on your behalf to the RBC CCAO.

If you appeal the matter to the RBC CCAO, the limitation periods for escalation to industry ombudsmen such as the OBSI or commencement of a civil action continue to run while the RBC CCAO reviews your complaint. This may impact your ability to pursue a future civil claim. We advise you consult your legal counsel accordingly.

RBC CCAO is an internal office employed by RBC and is not an independent dispute resolution service. The RBC CCAO’s services are completely voluntary and free. The RBC CCAO can only review your concern after you have received a response from the RBC company.

The estimated time that the RBC CCAO takes to review and provide a response to matters is within 90 calendar days upon receipt of the complaint; however, complex investigations may take longer to resolve.
**Investment regulatory bodies and other resources**

You may also contact the applicable securities regulators directly at any time.

Finally, you may also pursue legal action and seek independent legal counsel to advise you on your options and recourses including information regarding the applicable limitation periods in your province/territory.

**Investment Industry Regulatory Organization of Canada**

The Investment Industry Regulatory Organization of Canada (IIROC) is responsible for overseeing all investment dealers and trading 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. IIROC sets regulatory and investment industry standards, protects investors and strengthens market integrity while maintaining efficient and competitive capital markets.

**Contact Information:**

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  
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 shown in the chart below.

<table>
<thead>
<tr>
<th>All jurisdictions except Quebec</th>
<th>Quebec</th>
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<tbody>
<tr>
<td>ADR Chambers adrchambers.com/ca 1-800-856-5154</td>
<td>Canadian Commercial Arbitration Centre ccac-adr.org/en 1-800-207-0685</td>
</tr>
</tbody>
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**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 to enhance investor protection and strengthen public confidence in the Canadian mutual fund industry. The MFDA operates in all provinces and territories in Canada except Quebec.

**Contact Information:**

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@mfda.ca
mfda.ca
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.

If you reside in Quebec and you are not satisfied with the outcome or with the examination of the complaint related to investments, estate and trust, financial planning or insurance, you may request that your complaint file be transferred to the AMF at any time. Following the transfer, the AMF will examine the file and, if deemed appropriate, may offer dispute resolution services.

Contact Information:

Autorité des marchés financiers
Place de la Cité, Tour Cominar
2640 Laurier Boulevard, Suite 400
Québec, QC G1V 5C1
Telephone: 418-525-0337
Fax: 418-525-9512
information@lautorite.qc.ca
lautorite.qc.ca
For insurance products offered through RBC Wealth Management Financial Services Inc.

If you are not satisfied with the response you received where the problem originated, ask to speak with the Branch Director or Regional Sales Manager. If this does not resolve the problem, you can escalate your complaint by contacting the Compliance department. Please refer to the link below for additional details:

rbcwealthmanagement.com/en-ca/dominion-securities/resolving-your-concerns

RBC Wealth Management Financial Services Inc.

Contact Information:

RBC Wealth Management Financial Services Compliance
RBC Centre
155 Wellington Street West
PO Box 150
Toronto, ON M5V 3K7
Telephone: 416-842-8056

RBC Client Complaints Appeal Office (CCAO)

You also have an option to appeal your complaint to the RBC CCAO, which is the most senior designated office appointed to address appealed complaints within RBC. If you choose to do so, we will forward your complaint on your behalf to the RBC CCAO.
For Insurance complaints

Please contact the appropriate team to submit your complaint:

**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

Note: For complaints associated with Creditor Insurance (HomeProtector, LoanProtector, etc.), please refer to the section: “*For RBC Royal Bank, this includes all RBC branches, the Advice Centre, Commercial Centres and Private Banking*”.

Escalations to RBC Insurance: If you are not satisfied with the response you have received by contacting the above resource, you can **escalate** your complaint by contacting:

Customer Care Office  
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  
rbcinsurance.com

**RBC Client Complaints Appeal Office (CCA0)**

You also have the option to **appeal** your complaint to the RBC CCAO, which is the most senior designated office appointed to address appealed complaints within RBC. If you choose to do so, we will forward your complaint on your behalf to the RBC CCAO.
Other Insurance resources

For life and health insurance complaints

OmbudService for Life & Health Insurance (OLHI)
20 Adelaide St. East, Suite 802
PO Box 29
Toronto, ON M5C 2T6
Toll-free: 1-888-295-8112
Toll-free (Quebec): 1-866-582-2088
olhi.ca

For home and auto insurance complaints

General Insurance OmbudService (GIO)
4711 Yonge Street, 10th Floor
Toronto, ON M2N 6K8
Toll-free: 1-877-225-0446
Fax: 416-299-4261
giocanada.org

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

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.

If you reside in Quebec and you are not satisfied with the outcome or with the examination of the complaint related to investments, estate and trust, financial planning or insurance, you may request that your complaint file be transferred to the AMF at any time. Following the transfer, the AMF will examine the file and, if deemed appropriate, may offer dispute resolution services.
20 How to make a complaint

Contact Information:
Autorité des marchés financiers
Place de la Cité, Tour Cominar
2640 Laurier Boulevard,
Suite 400
Québec, QC G1V 5C1
Telephone: 418-525-0337
Fax: 418-525-9512
information@lautorite.qc.ca
lautorite.qc.ca

Saskatchewan – Superintendent of Insurance

In Saskatchewan, the Superintendent of Insurance and Real Estate Division of the FCAA is charged with regulating financial products and service providers.

Financial and Consumer Affairs Authority of Saskatchewan
1919 Saskatchewan Drive
Suite 601 Regina, SK S4P 4H2
Telephone: 306-787-6700
fid@gov.sk.ca

Financial Consumer Agency of Canada

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions for compliance with federal consumer protection laws. While the FCAC does not resolve individual customer complaints, if you believe that your complaint relates to a violation of a federal consumer protection law, you may submit your complaint to:

Financial Consumer Agency of Canada
Enterprise Building, 6th Floor
427 Laurier Avenue West
Ottawa, ON K1R 1B9
Telephone: 1-866-461-3222
fcac-acfc.gc.ca.
For Privacy complaints

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

Office of the Privacy Commissioner of Canada
If you are still not satisfied with the outcome or examination of your privacy complaint, 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 of Canada must be submitted in writing:
Office of the Privacy Commissioner of Canada
30 Victoria Street
Gatineau, QC K1A 1H3

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 are available on our website at rbc.com/voluntary-codes-public-commitments.html
For more information on RBC products and services, contact 1-800 ROYAL® 1-1
(1-800-769-2511) or visit our website at 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.