

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 we will resolve your complaint as quickly as possible. Above all, our goal is to preserve your confidence and trust in us. We are committed to addressing your complaint with 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 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, the Advice Centre, Commercial Centres and Private Banking
- RBC Capital Markets®, including the capital markets business of RBC Royal Bank and its affiliates
- RBC Investor Services®
- Estate and trust services offered by The Royal Trust Company or Royal Trust Corporation of Canada
- Investments and wealth management services offered by the following:
 - Royal Mutual Funds Inc.
 - RBC Direct Investing Inc.
 - RBC InvestEase Inc.
 - RBC Dominion Securities Inc.
 - RBC Phillips, Hager & North Investment Counsel Inc.
 - RBC Wealth Management Financial Services Inc. (Insurance products)
- RBC Insurance® including:
 - 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:

- Log into RBC 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 on the following pages.

For RBC Royal Bank including 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 your complaint 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)

If you are dissatisfied with the outcome of RBC Client Care's review, you 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

Ombudsman for Banking Services and Investments (OBSI)

You may submit your unresolved concern directly to the Ombudsman for Banking Services and Investments (OBSI) if:

- RBC has exhausted the 56-calendar-day prescribed 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 OBSI after receiving a final response from RBC, or if 56 calendar days have passed since your complaint was made.

OBSI is an industry ombudsman that operates independently from the participating banks. Its services are free of charge to those making the complaint.

OBSI is regulated as an External Complaints Body by the Financial Consumer Agency of Canada (FCAC).

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

Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions, which includes banks, (financial institutions), for compliance with federal consumer protection laws.

Financial institutions are legally required to have a complaint-handling process in place.

If you have a problem with a financial product or service, you may file a complaint with the responsible financial institution directly. If you are not satisfied with how your complaint has been handled or 56 days has passed since you made your complaint, you can escalate the complaint to the following External Complaints Body:

Ombudsman for Banking Services and Investments (OBSI)

www.obsi.ca

ombudsman@obsi.ca

Toll-free telephone: 1-888-451-4519

Toll-free fax: 1-888-422-2865

Mailing address:

20 Queen Street West

Suite 2400

PO Box 8

Toronto, ON M5H 3R3

If you want to know your rights or need information about the complaint-handling process of a financial institution, you may contact FCAC by online form, mail, or telephone. FCAC uses information from consumer enquiries to support its mandate.

Web site: www.canada.ca/fcac

Online form: <https://www.canada.ca/en/financial-consumer-agency/corporate/contact-us.html>

For service in English: 1-866-461-FCAC (3222)

For service in French: 1-866-461-ACFC (2232)

For calls from outside Canada: 613-960-4666

Teletypewriter (TTY): 1-866-914-6097 /

613-947-7771

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Video Relay Service: FCAC welcomes Video Relay Service (VRS) calls. You do not need to authorize the relay service operator to communicate with FCAC.

Visit <https://srvcanadavrs.ca/en/> to learn more.

Mailing address:

Financial Consumer Agency of Canada
427 Laurier Avenue West, 5th Floor
Ottawa ON K1R 7Y2

For RBC Capital Markets including 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 at:

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

For RBC Investor Services

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 our Compliance team.

Contact information:

RBC Investor Services
Attn: Compliance Canada
RBC Centre
155 Wellington Street West
15th Floor
Toronto, ON M5V 3L3
excoqu@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 our “Make a Complaint” process at rbcis.com/en/who-we-are/governance/make-a-complaint.page

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.

Contact information:

Attn: Client Contact Centre
RBC Royal Trust
RBC Centre
155 Wellington Street West, 20th Floor
Toronto, ON M5V 3K7
Telephone: 1-855-833-6511
rbctru@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 in one of the following ways, and we will ensure that your complaint is forwarded to our Compliance department on your behalf.

You may contact us by:

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

For more details on the complaint-handling process, including options available if the issue is not resolved to your satisfaction, please refer to the “Royal Mutual Funds Inc. Client Complaint Examination and Resolution Policy Overview” at rbc.com/rmfi-complaints/

RBC Direct Investing Inc.

Please contact RBC DI Client Care and tell us your concerns.

You may contact us by:

- Calling us at 1-800-769-2560
- Faxing us at 1-888-722-2388
- Contacting us online via “Send us a message”
- Writing to us at the following address:
RBC DI Compliance Department
RBC Direct Investing Inc.
Royal Bank Plaza
200 Bay Street, North Tower
PO Box 75
Toronto, ON M5J 2Z5

For more details on the complaint-handling process, including options available if the issue is not resolved to your satisfaction, please refer to “RBC Direct Investing Inc. –

Client Complaint Examination and Resolution Policy Overview” at rbcdirectinvesting.com/pdf/complaint-and-resolution-policy-en.html

RBC InvestEase Inc.

Please contact us in one of the following ways, and we will ensure that your complaint is forwarded to Client Care on your behalf.

You may contact us by:

- Calling us at 1-800-769-2531
- Emailing us at questions@rbcinvestease.com
- Writing to us at the following address:
RBC InvestEase Inc.
PO Box 4288, Station A
Toronto, ON M5W 0J8

For more details on the complaint-handling process, including options available if the issue is not resolved to your satisfaction, please refer to “RBC InvestEase Inc. Client Complaint Examination and Resolution Policy Overview” at rbcinvestease.com/resolving-your-concerns/

RBC Dominion Securities Inc.

Please contact RBC DS Compliance and tell us your concerns.

You may contact us by:

- Calling us at 416-842-8056
- Faxing us at 416-842-8055
- Emailing us at rbcdsrc@rbc.com
- Writing to us at the following address:
Designated Complaints Officer
RBC Dominion Securities Compliance
RBC Centre
155 Wellington Street West
PO Box 150
Toronto, ON M5V 3K7

For more details on the complaint-handling process, including options available if the issue is not resolved to your satisfaction, please refer to “RBC Dominion Securities Inc. (“RBC DS”) Client Complaint Examination and Resolution Policy Overview” at rbcwealthmanagement.com/en-ca/dominion-securities/resolving-your-concerns

RBC Phillips, Hager & North Investment Counsel Inc.

Please contact PHN IC Compliance and tell us your concerns.

You may contact us by:

- Emailing us at rbcphniccompliance@rbc.com
- Writing to us at the following address:

Compliance Department
RBC PH&N Investment Counsel Compliance
RBC Centre
155 Wellington Street West
PO Box 150
Toronto, ON M5V 3K7

For further details, please refer to 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 (Royal Mutual Funds Inc., 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, account and/or banking products with an RBC Company.

If the issue is not resolved after consulting the above contact, the following options are available to you.

External Complaints Body – Ombudsman for Banking Services and Investments (OBSI)

You may escalate an investment complaint directly to 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 OBSI. 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 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 to consult your legal counsel accordingly.

The 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.

Canadian Investment Regulatory Organization (CIRO)

CIRO is the national self-regulatory organization that oversees all investment dealers, mutual fund dealers and trading activity in Canada's debt and equity marketplaces. CIRO is committed to the protection of investors, providing efficient and consistent regulation, and building Canadians' trust in financial regulation and the people managing their investments.

CIRO sets and enforces rules for the business and financial conduct of Canadian investment and mutual fund firms and their representatives across Canada.

Clients of RBC Direct Investing Inc. or RBC Dominion Securities Inc. who are not satisfied with a financial product or service have a right to make a complaint and to seek resolution of the problem. CIRO investigates complaints about its regulated firms and their advisors and takes enforcement action where appropriate. While CIRO does not review customer service issues, CIRO rules require that firms respond to such complaints.

Contact information:

- Visit the CIRO website at ciro.ca and complete the secure form or downloadable form
- Fax 1-888-497-6172
- Telephone 1-877-442-4322
- ciro.ca/office-investor/how-make-complaint

In addition to the regular CIRO complaint process, arbitration is another option available for clients of CIRO Investment Dealer Members (RBC DS and RBC DI). For arbitration services, contact the appropriate arbitrator for your area as shown in the chart below.

All jurisdictions except Quebec	Quebec
ADR Chambers adrchambers.com/ca 1-800-856-5154	Canadian Commercial Arbitration Centre ccac-adr.org/en 1-800-207-0685

Autorité des marchés financiers (AMF)

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
Quebec, 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 “For RBC Royal Bank including all RBC branches, the Advice Centre, Commercial Centres and Private Banking” section.

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 (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.

Other Insurance resources

For life and health insurance complaints

OmbudService for Life & Health Insurance (OLHI)
20 Adelaide Street 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.

For travel insurance complaints

Medical-related complaints, contact OLHI:
OmbudService for Life & Health Insurance (OLHI)
20 Adelaide Street 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

Non-medical complaints, contact GIO:
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

Autorité des marchés financiers (AMF)

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
Quebec, 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.

Contact information:

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



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