

# How to make a complaint



## Contents

<b>We value your opinion</b>	<b>1</b>
<b>RBC business groups</b>	<b>2</b>
<b>If you have a complaint or encounter a problem</b>	<b>3</b>
Step 1: Start at the source	3
Step 2: Contact the appropriate centre	4
Step 3: Escalate your complaint	5
Mediation	9
Steps to make a complaint	9
<b>Regulatory bodies and other resources</b>	<b>10</b>
Financial Consumer Agency of Canada	10
Voluntary codes and public commitments	11
Autorité des marchés financiers	11
Saskatchewan – Superintendent of Insurance	11
Investment Industry Regulatory Organization of Canada	12
Mutual Fund Dealers Association of Canada	13

## 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 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® includes all RBC branches and 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 Dominion Securities Inc.

RBC Direct Investing Inc.

RBC InvestEase Inc.

RBC Phillips, Hager & North Investment Counsel 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: Contact the appropriate centre

If your problem is not resolved to your satisfaction with your first contact, we encourage you to escalate your complaint to the appropriate centre listed below.

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

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

### Contact for RBC Royal Bank, Private Banking and Royal Mutual Funds Inc.:

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  
[rbc.com/customercare](http://rbc.com/customercare)

### 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](mailto:feedback@rbcinsurance.com)  
[rbcinsurance.com](http://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

### Contact for RBC InvestEase Inc.:

RBC InvestEase Inc.  
 PO Box 4288, Station A  
 Toronto, ON M5W 0J8  
 Toll-free: 1-800-769-2531  
[rbcinvestease.com](http://rbcinvestease.com)

### Contact for RBC Phillips, Hager & North Investment Counsel Inc.:

RBC Centre  
 155 Wellington Street West  
 PO Box 150  
 Toronto, ON M5V 3K7  
 Attention: Compliance Department

## Step 3: Escalate your complaint

If the issue is not resolved after consulting the above contacts, there are a few options available to you.

### For all complaints (banking, insurance and investment):

**RBC Office of the Ombudsman.** The RBC Ombudsman is an internal ombudsman employed by RBC and is not an independent dispute resolution service. The RBC Ombudsman's services are completely voluntary and free. 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. The estimated time that the RBC Ombudsman takes to review and provide a response to

matters is within 90 days upon receipt of a signed client consent form; however, complex investigations may take longer to resolve.

To help us begin our review as soon as possible, we encourage you to submit your concern securely and electronically through RBC's "Make a Complaint" online submission tool at [rbc.com/complaint](http://rbc.com/complaint).

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](mailto:ombudsman@rbc.com)

**Note: Please do not send personal or financial information in an email.**

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

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

### **For banking complaints:**

**ADR Chambers Banking Ombuds Office (ADRBO).** You may escalate a banking complaint directly to ADRBO without going to the RBC Ombudsman if you do not receive a final response to your complaint within 90 calendar days of our receiving your complaint in Step 2, or if you are not satisfied with the outcome or examination of your complaint. In each instance, you have 180 calendar days to escalate your concerns to ADRBO. ADRBO is a private company that operates independently of the participating banks. Its services are free of charge to those making the complaint.

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](mailto:contact@bankingombuds.ca)  
[bankingombuds.ca](http://bankingombuds.ca)

### **For investment complaints:**

**Ombudsman for Banking Services and Investments (OBSI).** You may escalate an investment complaint directly to the OBSI without going to the RBC Ombudsman 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 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.

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](mailto:ombudsman@obsi.ca)  
[obsi.ca](http://obsi.ca)

You may also contact the applicable securities regulators. Please refer to the "Regulatory bodies and other resources" section for further information.

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.

**For life and health insurance complaints:****OmbudService for Life & Health Insurance**

20 Adelaide St. East, Suite 802

P.O. Box 29

Toronto, ON M5C 2T6

Attention: General Manager

Telephone (Toronto): 416-777-9002

Telephone (Montreal): 514-282-2088

Toll-free: 1-888-295-8112

[olhi.ca](http://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](http://giocanada.org)

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

**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 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

TTY: 819-994-6591

[priv.gc.ca](http://priv.gc.ca)**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, generally the client and RBC will share the costs equally.

**Steps to make a complaint**

Banking services	
<b>STEP 1:</b> Start where the event occurred	RBC branch, Royal Direct® call centre or Business Banking Centre
<b>STEP 2:</b> Contact the appropriate centre	Client Care Centre
<b>STEP 3:</b> Escalate your complaint	RBC Office of the Ombudsman (contact in writing) ADR Chambers Banking Ombuds Office (ADRBO)
Insurance services	
<b>STEP 1:</b> Start where the event occurred	RBC Insurance business unit that issued your policy (see page 2 – RBC business groups)
<b>STEP 2:</b> Contact the appropriate centre	Customer Care Assurance
<b>STEP 3:</b> Escalate your complaint	RBC Office of the Ombudsman (contact in writing) OmbudService for Life & Health Insurance General Insurance OmbudService

### Investment services

Refer to the Client Complaint Examination and Resolution Policy Overview for:

**Royal Mutual Funds Inc.**

[https://www.rbc.com/customercare/\\_assets-custom/pdf/Client\\_Complaint\\_Examination\\_Resolution\\_Policy\\_2020\\_EN.pdf](https://www.rbc.com/customercare/_assets-custom/pdf/Client_Complaint_Examination_Resolution_Policy_2020_EN.pdf)

**RBC Dominion Securities Inc.**

<https://www.rbc.ds.com/en/resolving-your-concerns>

**RBC Direct Investing Inc.**

<https://www.rbcdirectinvesting.com/pdf/complaint-and-resolution-policy-en.pdf>

**RBC InvestEase Inc.**

<https://www.rbcinvestease.com/resolving-your-concerns>

**RBC Phillips, Hager & North Investment Counsel Inc.**

<http://www.rbcphnic.com/resolving-your-concerns.html>

## Regulatory bodies and other resources

Regulatory bodies and agencies provide alternative sources of consumer information and have offices that handle specific complaints.

### Financial Consumer Agency of Canada

The Financial Consumer Agency of Canada (FCAC) supervises all federally regulated financial institutions to ensure 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  
[fcac-acfc.gc.ca](http://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 are available on our website at [rbc.com](http://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

### 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](mailto:fid@gov.sk.ca)

## 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.

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](http://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.

All jurisdictions except Quebec	Quebec
ADR Chambers <a href="http://adrchambers.com/ca">adrchambers.com/ca</a> 1-800-856-5154	Canadian Commercial Arbitration Centre <a href="http://ccac-adr.org/en">ccac-adr.org/en</a> 1-800-207-0685

## 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.

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](mailto:complaints@mfd.ca)  
[mfd.ca](http://mfd.ca)



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](http://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.



Ce document est aussi publié en français.

® / ™ Trademark(s) of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada.

VPS108724

07465 (06/2021)