

Royal Bank of Canada

# Client Complaints Appeal Office

Annual Report 2025



# RBC complaint resolution process

## Putting our clients first

RBC’s Make a Complaint website at [rbc.com/customercare](https://www.rbc.com/customercare) contains resources that will lead you through the complaint process.

## Our role

The RBC Client Complaints Appeal Office (CCAO) is the most senior designated office authorized to address appealed complaints across RBC globally.

The CCAO Case Managers who review complaints are experienced professionals with access to all internal resources required to conduct thorough complaint investigations.

Effective communication with our clients allow us to identify the root cause of outstanding issues and address them in a timely manner.

In addition to identifying root causes of client concerns, the information obtained during the review of complaints is also used to provide feedback and recommendations to RBC leaders in order to continuously improve our services and products.

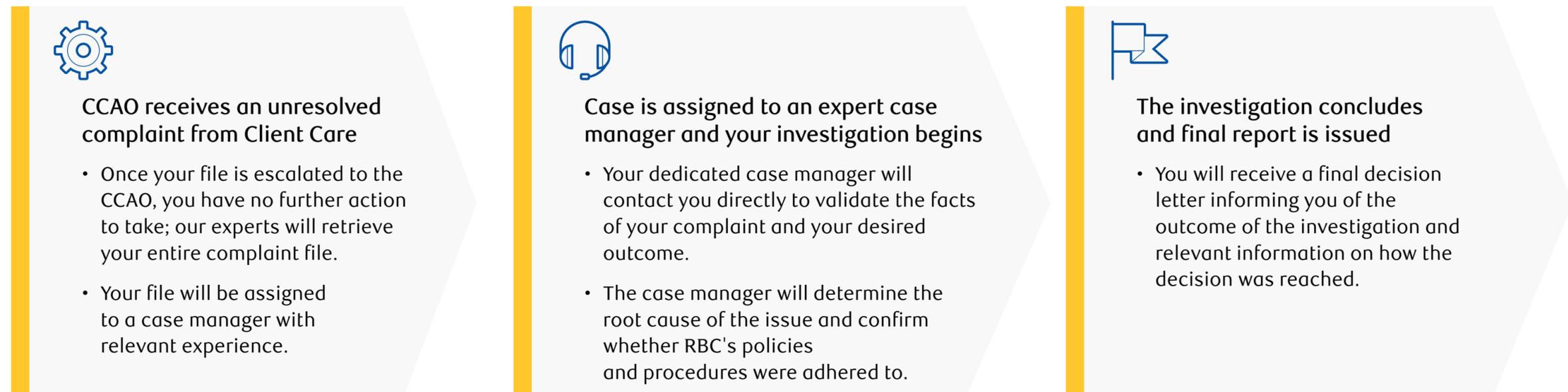
## Our approach to resolving Canadian banking complaints

The RBC complaint resolution process consists of a progressive escalation model that aims to successfully resolve a complaint as early as possible.



## Appealing to the CCAO – Level 3

If a client is not satisfied with RBC’s response to their complaint, they can appeal the decision using the CCAO process outlined below.



### CCAO receives an unresolved complaint from Client Care

- Once your file is escalated to the CCAO, you have no further action to take; our experts will retrieve your entire complaint file.
- Your file will be assigned to a case manager with relevant experience.



### Case is assigned to an expert case manager and your investigation begins

- Your dedicated case manager will contact you directly to validate the facts of your complaint and your desired outcome.
- The case manager will determine the root cause of the issue and confirm whether RBC's policies and procedures were adhered to.



### The investigation concludes and final report is issued

- You will receive a final decision letter informing you of the outcome of the investigation and relevant information on how the decision was reached.

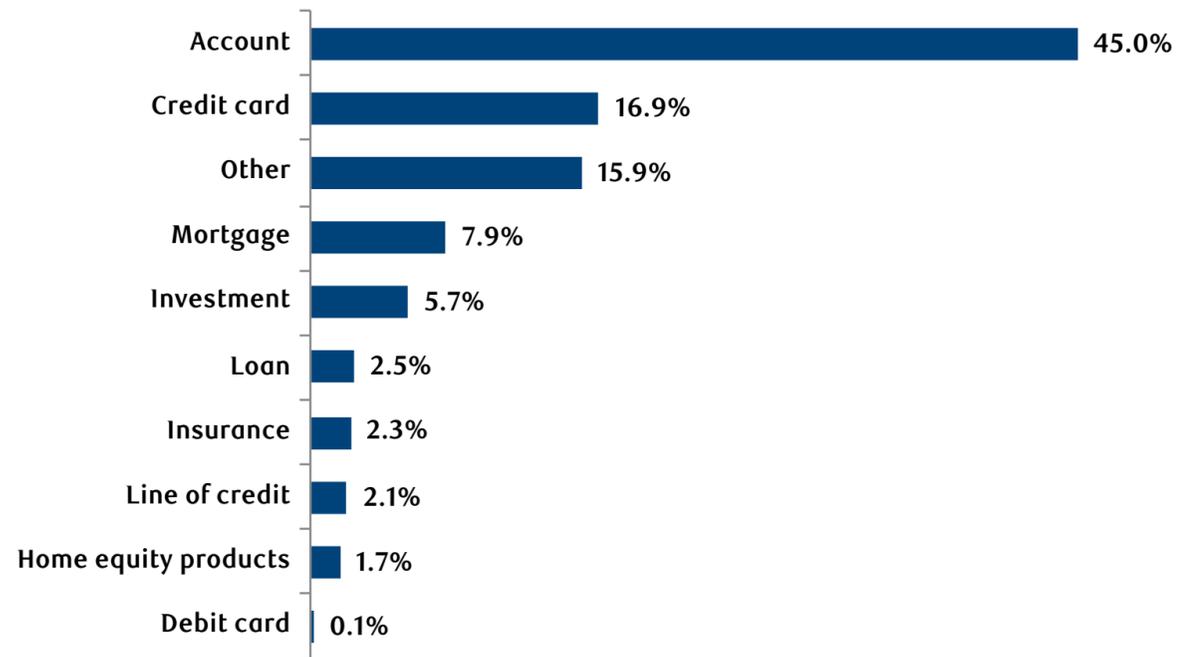
# Complaints received



## 2025 volume by products

RBC clients raised concerns that were mostly related to Personal Deposit Accounts and Credit Card transactions. Complaints categorized as "Other" are often related to service issues such as account closures, maintaining client relationships or dissatisfaction with general policy matters such as banking fees.

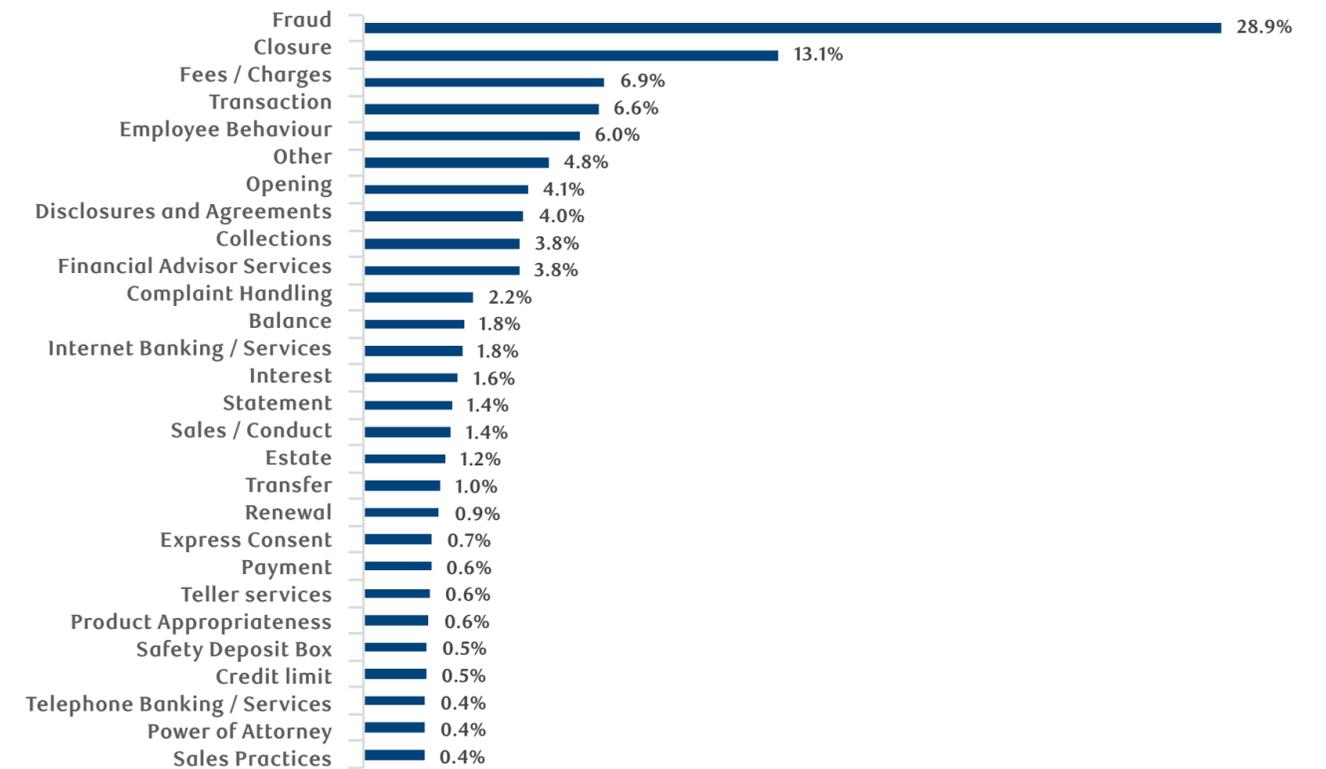
Volume by product



## 2025 volume by nature of complaints

Complaints stemming from fraud, account closures and banking fees made for almost half of the complaints reviewed by the Client Complaints Appeal Office.

Volume by nature



# Additional information



## Dos: Stay Secure with These Actions

- **Be Cyber Aware:** Safeguard your online activity like you would your health or investments. Stay alert for scams and verify suspicious requests.
- **Create Strong Passwords:** Use unique, long passphrases (e.g., “PurpleTiger\$Jumps”) and consider a password manager.
- **Verify Before Sharing:** Confirm the identity of anyone asking for personal or financial info, especially via phone, email, or text.
- **Use Secure Connections:** Look for “https” and a padlock icon in the address bar when shopping or banking online. Avoid public Wi-Fi.
- **Keep Software Updated:** Regularly update your devices and apps to patch security flaws.
- **Sign Out and Clear Cache:** Always log off after banking and clear your browser’s cache regularly.
- **Enable Alerts:** Set up notifications for unusual account activity (e.g., large withdrawals).
- **Read Reviews:** Check retailer legitimacy before shopping online.
- **Report Suspicious Activity:** Contact RBC immediately if you suspect fraud or unauthorized access.



## Don'ts: Avoid These Risky Behaviors

- **Don't Click Unknown Links/Attachments:** Especially in emails, texts, or messages from unfamiliar sources.
- **Don't Share Sensitive Info:** Never provide passwords, PINs, or or verification codes whether it's in person, via email, text, or phone.
- **Don't Use Weak Passwords:** Avoid common words, birthdays, or sequences like “1234.”
- **Don't Ignore Scams:** Be wary of phishing, vishing, smishing, and tax scams. Hang up, delete, or verify directly with the organization.
- **Don't Log In via Links:** Type your bank’s URL directly into the browser instead of clicking email/text links.
- **Don't Reuse Passwords:** Use unique passwords for each account, especially financial ones.
- **Don't Engage with Spam:** Avoid replying to or unsubscribing from spam emails—it confirms your email is active.
- **Don't Rush or Panic:** Scammers create urgency to trick you. Take time to verify requests.
- **Don't Use Public Wi-Fi for Banking:** Stick to trusted, secure networks.

By following these best practices, you'll significantly reduce your risk of falling victim to cyber threats. Stay vigilant and prioritize safety in all your mobile, online and telephone activities!



## Additional resources

**The 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) obsi.ca**  
 ombudsman@obsi.ca  
 Toll-free: 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.

Website: [canada.ca/fcac](http://canada.ca/fcac)  
 Online form: [canada.ca/en/financial-consumer-agency/corporate/contact-us.html](http://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

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

### How to make a complaint

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 [srvcanadavrs.ca/en/](http://srvcanadavrs.ca/en/) to learn more.

Clients outside Canada who are not able to resolve their complaint after a CCAO review should refer their concerns to banking or investment sector regulators in their jurisdiction.