

## Complaints Handling Process for RBC Hong Kong Branch Wealth Management

Royal Bank of Canada is duly established under the Bank Act (Canada), which provides limited liability for shareholders.

At RBC Hong Kong Branch Wealth Management, we believe that open and honest communication can benefit us all, whether it's to answer a question, solve a problem or share a success story. We value your feedback and use it continuously to improve the quality of the solutions we provide.

It is important for us to know you have a problem so that we can work to resolve it. If for any reason, you are not entirely satisfied with any aspect of our service, please contact your Relationship Manager via email or phone as soon as possible.

If you choose to inform us of your concerns or complaint by letter, please write to us at the following address:

RBC Hong Kong Branch Wealth Management  
15/F, Cheung Kong Center  
2 Queen's Road Central  
Central  
Hong Kong  
Attention: The Complaints Handling Officer

### Complaints procedure

Any expression of dissatisfaction, from or on behalf of any client about the RBC Hong Kong Branch Wealth Management's provision of, or failure to provide a service/a product, irrespective of whether it is made verbally or in writing is treated as a complaint.

Once we have received your complaint, we will try to resolve it immediately, but we may need to carry out an internal investigation.

We will send an acknowledgement to you within seven days to confirm that we are dealing with your complaint. Any investigation will be conducted with impartiality and undertaken in a competent and diligent manner.

We will keep you informed of the progress we are making as our enquiries continue.

To help us resolve your complaint as swiftly as possible, please provide us with the following information:

- Your full name, address and other relevant personal details such as account number or account details;
- A clear outline of your complaint;
- Copies of any supporting documents concerning your complaint, paying special attention to the dates of occurrence;
- Details of what you would like us do to rectify the situation;

### Resolution of your complaint

When all appropriate enquiries and investigations in respect of your complaint have been completed, we will write to you with the outcome of our review. We will also specify any action that we are proposing to take or have already taken to remedy the situation.

We will aim to send this final response as soon as possible, which will normally be within thirty days of receipt of your complaint. If we are unable to do so, we will send you a written update to explain and provide you with a revised timeframe for concluding the matter.

The final response will be sent to you normally not exceeding sixty days, taking the nature of the complaint into account.

Once we have sent our final response to you, we will treat the matter as closed if you do not respond within eight weeks.

### The Hong Kong Financial Dispute Resolution Centre ("FDRC")

As a member of FDRC, we must comply with the FDRC procedures and rules for managing and resolving disputes administered by the FDRC. If we are not able to resolve your complaint together with you through our internal resolution process, you may refer your complaint to the FDRC if (a) you are an individual or a sole proprietor; (b) the amount of each individual monetary claim is not more than HK\$500,000 (or its equivalent in another currency).

Please refer to the FDRC website for further details:

<https://www.fdc.org.hk/>