

Complaints procedure in the United Kingdom

Putting clients first

At RBC Wealth Management, delivering a superior level of service is one of our key priorities. 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 we use it continuously to improve the quality of the solutions we provide to you and other clients.

It is important for us to know when you have a problem so that we can work to resolve it and retain your confidence. If, for any reason, you are not entirely satisfied with any aspect of our service, we want to hear from you as soon as possible.

In general, if you have any concerns, please contact your Relationship Manager or other usual point of contact within RBC Wealth Management in the first instance.

You can contact us either verbally or in writing. If you choose to inform us of your concerns or complaint by letter, please forward the details to the relevant company at the address shown on your statement or letterhead.

Complaints procedure

We regard any expression of dissatisfaction, from or on behalf of any client, to be a complaint, irrespective of whether it is made verbally or in writing.

We will provide a copy of this fact sheet to any client who makes a complaint or to any client who requests it.

Upon receiving your complaint we will try to resolve it immediately, wherever possible. However, we may need to carry out an internal investigation.

Should this be the case, we will send an acknowledgement to you within five working 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 shall advise you of the expected timeframe to resolve your complaint. We will also seek to keep you informed of the progress we are making as our enquiries continue.

To help us investigate and resolve your complaint as swiftly as possible, it would assist us if you could please provide us with the following information:

- Your full name, address and the name of the RBC entity with whom you are contracted;
- 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 to do to rectify the situation;
- A telephone number where we can contact you.

Resolution of your complaint

When all appropriate enquiries and investigations in respect of your complaint have been completed, we will write to you with details of 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. If we are unable to do so, we will send you a written update to explain why this is the case and to provide you with a revised timeframe for concluding the matter.

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

If you are still not satisfied

We aim to resolve internally any concerns that you raise with us.

However, if you are not satisfied with our final response, or the manner in which the complaint has been handled, you may be able to seek assistance from the independent parties listed on the following pages. Further information concerning the extent of assistance is available on the respective websites.



RBC's Office of the Ombudsman

Demonstrating our commitment to client satisfaction, RBC has its own ombudsman to whom you are able to refer your complaint, if you wish. The Office of the Ombudsman provides clients with an appeal mechanism for unresolved issues and ensures that all parties involved in a dispute receive a fair and impartial hearing. The Ombudsman aims to ensure that you are treated with consideration and respect, and that everyone involved in the proceedings retains their dignity and privacy.

The Ombudsman is empowered to examine commitments made by member companies of RBC and to review their compliance with proper business procedures.

The services of the Ombudsman are free of charge.

The RBC Ombudsman may be contacted at:

RBC Office of the Ombudsman

P.O. Box 1
Royal Bank Plaza
Toronto
Ontario
M5J 2J5

Tel: +1 (416) 974 9146
Fax: +1 (416) 974 6922

Email: ombudsman@rbc.com
Website: rbc.com/ombudsman

The United Kingdom Financial Ombudsman service

Clients of RBC's United Kingdom operations may also have recourse to the UK Financial Ombudsman Service ("FOS"). If we have been unable to conclude the matter within the expected timelines stated in your acknowledgement letter, then we shall write to you to let you know that you are entitled to take the matter to the FOS without further delay.

Otherwise, if you are advised that the matter has been concluded by us, but you are not satisfied with our final response, you can contact the FOS, subject to you doing so within six months of the date of our final response.

The Financial Ombudsman service may be contacted at:

The Financial Ombudsman Service Exchange Tower

London E14 9SR
Tel: +44 (0) 20 7964 1000
0800 023 4567 (within the UK only)

Email: complaint.info@financial-ombudsman.org.uk
Website: financial-ombudsman.org.uk

If you are unsure as to the location or regulatory status of the RBC entity with which you are contracted, please contact your Relationship Manager.

At RBC Wealth Management, we continually strive to improve our

service to clients. If you would like more information on the issues discussed in this leaflet, or any other aspect of your financial management, please contact your Relationship Manager.

rbcwealthmanagement.com