

# Complaints procedure in the Channel Islands

## Putting clients first

Royal Bank of Canada  
(Channel Islands) Limited



At RBC 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 when you have a problem so that we can work to resolve it so, if for any reason, you are not entirely satisfied with any aspect of our service, please let your Relationship Manager know as soon as possible.

Alternatively, you may make us aware of your concerns by raising a formal complaint [here](#).

If you choose to inform us of your concerns or complaint by letter, please write to us at the relevant company at the address shown on your statement or letterhead.

### Complaints procedure

Any expression of dissatisfaction, from or on behalf of any client, 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 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 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 the name of the RBC entity (where possible), that you are contracted with;

- 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 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 four weeks of receipt of your complaint. If we are unable to do so, we will send you a written update to explain 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 any concerns that you raise with us, but 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.

## **RBC Client Complaints Appeal Office**

RBC has a Client Complaints Appeal Office (CCAO) dedicated to addressing appealed complaints within RBC.

If you are dissatisfied with the outcome of our review once the final response has been issued, you may appeal it by forwarding your concerns to the CCAO.

## **The Channel Islands Financial Ombudsman service**

RBC will always try to provide a full and final response within 4 weeks of receipt of the initial concern. All clients of RBC's Channel Islands operations may have recourse to the Channel Islands Financial Ombudsman service ("CIFO") at any time.

## **The Channel Islands Financial Ombudsman service may be contacted at:**

### **Channel Islands Financial Ombudsman Service**

PO Box 114

Jersey  
Channel Islands  
JE4 9QG

Enquires: [enquiries@ci-fo.org](mailto:enquiries@ci-fo.org)

Complaints Email:  
[complaints@ci-fo.org](mailto:complaints@ci-fo.org)

Website: [ci-fo.org](http://ci-fo.org)

Jersey local phone:  
+44 (0) 1534 669 800

Guernsey local phone:  
+44 (0) 1481 722 218

Please note that the Channel Islands Financial Ombudsman service is only available for complaints relating to events that occurred after 1 January 2010 in Jersey or 2 July 2013 in Guernsey, Alderney and Sark.

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.

[rbcwealthmanagement.com](http://rbcwealthmanagement.com)



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