

# Making a Complaint or Compliment to RBC Financial Group™

For more information on  
RBC Financial Group products  
and services, contact  
1-800-ROYAL® 1-1 (1-800-769-2511),  
or visit our Web site at [www.rbc.com](http://www.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.



**RBC**  
**Financial**  
**Group**

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# We value your opinion

At RBC Financial Group, we believe that all of us — clients and RBC employees alike — stand to gain from open communication. Whether it's to answer a question, solve a problem or share a success story, communication is the key to success.

While we welcome positive comments you may have, it is equally important for us to know when you have a problem so that we can resolve it and retain your confidence. At the same time, we use your feedback to continuously improve the quality of products and services we provide to you and other clients.

There are a variety of ways for you to express your concerns or provide positive feedback about your experiences with member companies of RBC Financial Group. We encourage you to get in touch with us, either in person or by telephone, mail or fax.

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# Business groups of RBC Financial Group

- > RBC Royal Bank® includes branches /  
Business Banking Centres which operate  
as Royal Bank of Canada.
- > RBC Insurance® includes the following divisions:
  - Life & Health:**  
RBC Life Insurance Company,  
Toll-free: 1-800-461-1413
  - Travel:**  
RBC Travel Insurance Company,  
Toll-free: 1-800-263-8944
  - Property & Auto:**  
RBC General Insurance Company,  
Toll-free: 1-800-769-2526
  - Creditor (Mortgage/Loan Life  
and Disability Protection):**  
RBC Insurance Services Inc.,  
Toll-free: 1-800-769-2523
- > RBC Investments® includes RBC Dominion  
Securities, Financial Planning, Action Direct,  
RBC Funds, Global Private Banking, Private  
Counsel and Trust Services.

The member companies of RBC Financial Group are committed to providing you with the best possible service. We welcome your feedback, comments and opinions, and thank you for your business.

# If you have a complaint or encounter a problem

Because we want to handle your complaint in the most efficient and professional manner possible, we've outlined the following steps so that you have an easy 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 making your initial contact. As thoroughly as possible, you should:

- > Assemble all supporting documents concerning your complaint, paying special attention to the dates of occurrence.
- > 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 to rectify the situation.

If you are not satisfied with the response you get at this level, 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 parties involved, the sooner they can begin working on a solution.

## **STEP 2: ESCALATING THE COMPLAINT**

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

### **For RBC Royal Bank and RBC Investments:**

Customer Relations Centre  
RBC Financial Group  
PO Box 1, Royal Bank Plaza  
Toronto, Ontario M5J 2J5  
Toll-free: 1-800-ROYAL® 4-0  
(1-800-769-2540), Option 3  
Fax: (416) 974-3561  
custrel@rbc.com

### **For RBC Insurance:**

RBC Insurance Services Inc.  
Customer Care Assurance  
PO Box 213, Station A  
Mississauga, Ontario L5A 4N9  
Toll-free: 1-888-728-6666  
Toll-free Fax: 1-888-844-3331  
feedback@rbcinsurance.com

Upon receiving your complaint, one of our representatives will commit to a time frame for resolving your problem, generally within five business days. If we cannot reach you personally, we will write you to confirm our time commitment.

If resolving your problem takes longer than anticipated, a representative will keep in touch with you regularly to advise of the progress to date.

## **STEP 3: APPEAL TO THE OFFICE OF THE OMBUDSMAN**

If the issue is not resolved after consulting one of the centres, you may write to the Office of the Ombudsman for member companies of RBC Financial Group.

The Office of the Ombudsman provides an impartial appeal mechanism for unresolved concerns. The Office examines commitments made by members of RBC Financial Group and reviews their compliance with proper procedures.

All parties involved in a dispute receive a fair hearing, with all dealings kept in the strictest of confidence and services of the Office are free of charge.

The RBC Financial Group Ombudsman can be contacted in writing at:

Office of the Ombudsman  
RBC Financial Group  
PO Box 1, Royal Bank Plaza  
Toronto, Ontario M5J 2J5  
Toll-free: 1-800-ROYAL® 4-2  
(1-800-769-2542)  
Fax: (416) 974-6922  
ombudsman@rbc.com  
[www.rbc.com/ombudsman](http://www.rbc.com/ombudsman)

## **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.

While Office of the Ombudsman staff is trained in mediation, in some instances, the Ombudsman may suggest — or the client may request — an external mediator. In the case of external mediation or arbitration, costs are generally shared equally between RBC Financial Group and the client.

## **STEP 4: ADDITIONAL RECOURSE**

### **Ombudsman for Banking Services and Investments**

Should all our efforts to clear up a dispute fail to appease your concern(s), you may turn to sources outside RBC Financial Group for further assistance. Please note that your complaint will only be dealt with externally if the RBC Financial Group Ombudsman has completed an investigation within the previous six months.

The Ombudsman for Banking Services and Investments is an independent organization that responds to complaints from consumers of banks and insurance companies owned by banks, Investment Dealers Association of Canada (IDA), Mutual Fund Dealers Association of Canada (MFDA) and Investment Funds Institute of Canada (IFIC) member firms, as well as most federally regulated trust and loan companies.

You will be asked to set out your complaint in a formal letter which summarizes the nature of your complaint, the previous steps you've tried and their outcomes, as well as what you'd like to see happen.

A prompt and impartial resolution will be provided to you based on general fairness, as well as industry standards and accepted practices, at no cost to you.

To initiate this process, begin by contacting the Ombudsman at the following address:

Ombudsman for Banking Services  
and Investments (OBSI)  
PO Box 896, Station Adelaide  
Toronto, Ontario M5C 2A1  
Tel: (416) 287-2877  
Toll-free: 1-888-451-4519  
Fax: (416) 225-4722  
Toll-free Fax: 1-888-422-2865  
ombudsman@obsi.ca

## Complimenting our staff, services or products

Positive feedback is very important to us — it tells us that we're doing a good job and meeting your needs, while reinforcing our commitment to providing quality service. We pride ourselves on presenting you with a satisfactory experience each and every time you deal with a member of our staff.

If you have had a particularly positive experience with a member of RBC Financial Group, or believe one of our employees has gone that extra mile for you, we'd like to hear about it and share your appreciation with those responsible.

The most direct way of recognizing the efforts of an RBC employee is to contact the employee directly, or to telephone, write, e-mail or fax their manager or supervisor with your comments.

If your experience involves another department or area within RBC, or if you are unable to identify the appropriate contact, you may also direct your complaint to the appropriate centre listed in this brochure on page 6.

We will make every effort to ensure the individuals responsible receive the accolades that are due.

## Regulatory Issues

Additional government regulators, whose mandates and contact information are listed below, can be used as alternative sources of consumer information and complaint escalation, external to RBC Financial Group.

### Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions to ensure that 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, the necessary action to be taken.

**Regulatory complaints should be addressed in writing to:**

Financial Consumer Agency of Canada (FCAC)  
6th Floor, Enterprise Building  
427 Laurier Avenue West  
Ottawa, Ontario K1R 1B9  
Toll-free: 1-866-461-3222  
Log on at [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)

**Privacy complaints**

The Privacy Commissioner of Canada ensures that individuals, like you, have knowledge of and retain all their rights concerning privacy issues. The Privacy Commissioner works independently of any other part of the government to investigate complaints, and prefers to resolve issues through negotiation and persuasion, using mediation and conciliation if appropriate.

If you feel your privacy has been violated, by, for example, the unlawful collection, use or sharing of your personal information, the Privacy Commissioner will investigate your complaint under the Personal Information Protection and Electronic Documents Act.

**For more information or to make a privacy complaint, contact:**

The Privacy Commissioner of Canada  
112 Kent Street  
Ottawa, Ontario K1A 1H3  
Tel: (613) 995-8210  
Toll-free: 1-800-282-1376  
Fax: (613) 947-6850  
[info@privcom.gc.ca](mailto:info@privcom.gc.ca)  
Log on at [www.privcom.gc.ca](http://www.privcom.gc.ca)

## Additional contacts at regulatory bodies

There are other regulators that can provide you with valuable information regarding various products and services relating to the financial industry, including:

**Investment Dealers Association of Canada (IDA)**

The Investment Dealers Association of Canada is the national self-regulatory organization that represents the securities industry. The Association regulates the activities of investment dealers in terms of both their

competence and business conduct. Member firms must abide by all relevant by-laws, rules and regulations of the Association, and are subject to ongoing supervision. Their key mandate is investor protection in support of one of Canada's most critical industries.

**For more information, contact the IDA online, by e-mail or phone:**

Toll-free: 1-877-442-4322

publicaffairs@ida.ca

Log on at [www.ida.ca](http://www.ida.ca)

## **Investment Funds Institute of Canada (IFIC)**

The Investment Funds Institute of Canada represents the investment funds industry in Canada. IFIC Members currently manage assets representing almost 100% of all open-end mutual funds in the country. Membership includes mutual fund management companies, retail distributors and affiliates from the legal, accounting, and other professions.

IFIC is currently made up of 78 fund management companies sponsoring over 1,800 mutual funds, 107 dealer firms selling mutual funds, and 63 affiliates representing law, accounting and other professional firms.

**For more information on IFIC, please contact:**

The Investment Funds Institute of Canada

151 Yonge Street, 5th Floor

Toronto, Ontario M5C 2W7

Tel: (416) 363-2158

Toll Free: 1-888-865-4342

Fax: (416) 861-9937

Log on at [www.ific.ca](http://www.ific.ca)

**Quebec Office:**

1010 Sherbrooke St., West, Suite 1800

Montreal, Québec H3A 2R7

Tel: (514) 985-7025

Fax: (514) 985-5113

## **Mutual Fund Dealers Association of Canada (MFDA)**

The Mutual Fund Dealers Association of Canada is the self-regulatory organization for mutual fund dealers in all provinces and territories in Canada, except Quebec. The MFDA regulates the operations, standards of practice and business conduct of its members and their representatives in an effort to promote the protection of investors and the public interest.

**If you would like more information about the MFDA and its mandate, please contact:**

Mutual Fund Dealers Association of Canada

121 King Street West, Suite 1600

Toronto, Ontario, Canada M5H 3T9

Tel: (416) 361-6332

Toll-free: 1-888-466.6332

membershipservices@mfdca.ca

Log on at [www.mfdca.ca](http://www.mfdca.ca)