



Direct
Investing

RBC Direct Investing Inc. (“RBC DI”) - Client Complaint Examination and Resolution Policy Overview

The members of RBC believe that all of us – our clients and ourselves – stand to gain by being in contact, whether it is to answer a question, solve a problem or share a success story. While we welcome any positive comments you 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 the products and services we provide to you and other RBC clients. Implementing policies that will treat all clients in an equitable and fair manner is integral to the way we do business.

The following is an overview of RBC DI’s Client Complaint Examination and Resolution process:

- Written client complaints can be submitted by mail, fax or email, or secure message directly to RBC Direct Investing at the contact information below. Verbal complaints will also be reviewed to determine their merit and appropriate course of resolution.

RBC Direct Investing Inc.
Royal Bank Plaza
200 Bay Street, North Tower
P.O. Box 75
Toronto, ON M5J 2Z5

Fax: 1 (888) 722-2388
Phone: 1 (800) 769-2560
Online via [“Send us a message”](#)

- Where applicable, an acknowledgement letter or secure message, including the RBC DI Client Complaint Examination and Resolution Policy Overview and the Canadian Investment Regulatory Organization (“CIRO”) brochure entitled “How to Make a Complaint” are sent to the complainant within 5 business days.
- Complaints will be assigned to a Client Care Officer at RBC DI. It will be their responsibility to investigate and formally respond in writing to the complainant. The RBC DI Chief Compliance Officer is the Designated Complaints Officer who has ultimate responsibility for managing the client complaint process. Should the complainant have any concerns with the handling of their complaint during this process, these concerns should be directed to:

Designated Complaints Officer
c/o RBC DI Compliance,
155 Wellington Street West,
PO Box 150, Toronto, ON M5V 3K7

- Complaints are responded to as soon as possible with minimal delay, however this process may take up to 90 days depending on the subject matter involved. A written or verbal status update will be provided to the complainant if the review and response are not going to be completed within the 90 day period with the revised expected response time frame.
- If RBC DI does not provide a final response to you within 90 calendar days of receiving your complaint, or you are not satisfied with our response to your concerns, you may escalate the matter to the Ombudsman for Banking Services and Investments (OBSI) for their review. The OBSI is a free independent service for resolving investment disputes impartially and can recommend compensation of up to a limit of \$350,000. You have up to 180 days after receiving RBC DI’s final response to submit your complaint to the OBSI. The OBSI may be contacted as follows:

Toll-free telephone: 1-888-451-4519

Email: ombudsman@obsi.ca
Website: www.obsi.ca

- If you reside in Quebec, you may request that your complaint file be transferred to the Autorité des marchés financiers (AMF). Transferring your file to the AMF does not interrupt the prescriptive period for civil remedies. Following the transfer of your file, the AMF will proceed with its review and may recommend dispute resolution services, if deemed appropriate. The AMF may be contacted as follows:

Québec City: 418-525-0337
Montréal: 514-395-0337
Toll-free: 1-877-525-0337
Fax: 418-525-9512 or 514-873-3090
Online at <https://lautorite.qc.ca/en/general-public/contact-us>

- Upon receipt of RBC DI's final response, you may also ask the RBC Client Complaints Appeal Office (CCAO) to review your complaint. Information on how to contact the CCAO will be included in the final response. The CCAO's services are free. The CCAO is employed by RBC and is not an independent dispute resolution service. The estimated time that the CCAO takes to review and provide a response to matters is within 90 days upon receipt of your complaint to their Office; however, complex investigations may take longer to resolve.

If RBC DI does not provide a final response to you within 90 calendar days of receiving your initial complaint, or you are not satisfied with our response to your concerns, you may immediately submit a complaint to the OBSI without going to the CCAO. The use of the CCAO -process is voluntary and the limitation period for escalation, including to the OBSI, or to commence a civil action continue to run while the CCAO reviews your complaint.

- You may also pursue legal action and seek independent legal counsel to advise you of your options and recourses, including information regarding the applicable limitation periods in your province/territory.
- Being a member firm of CIRO, the national self-regulatory organization which oversees all investment dealers in Canada, we have included a link to CIRO's brochure entitled "[How to Make a Complaint](#)". This brochure outlines avenues of dispute resolution that are available as well as the various time limits you should be aware of.
- You can also visit RBC Royal Bank's [Make a Complaint](#) website to learn about the steps you can take if you have a complaint about RBC Royal Bank or its products and services.
- Please note that if you hold a bank product with RBC DI, RBC DI may use your information to manage any dissatisfaction or complaint you may raise in connection with your account, including disclosing information about your investments and/or your account with RBC DI to an RBC Company or third-party financial institution.

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