



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

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 DI’s Client Liaison Team or to the Branch Manager. Verbal complaints will also be reviewed internally to determine their merit and appropriate course of resolution.
- Within five business days, an acknowledgement letter or secure message, including the RBC DI Client Complaint Examination and Resolution Policy Overview and Investment Industry Regulatory Organization of Canada’s (IIROC) brochure “An Investor’s Guide to Making a Complaint” are sent to the complainant.
- The primary contact for the complainant will be the Client Liaison Team. 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, in which case complainants are advised of the status of the investigation. A written status update will be provided to the complainant if the review and response are not going to be completed within the 90 day period.
- Clients can escalate their complaint internally to the RBC Office of the Ombudsman upon receipt of the RBC DI formal response. Alternatively, clients can escalate externally to the Ombudsman for Banking Services and Investments.