

RBC cees

Client Feedback

**RBC Corporate Employee &
Executive Services™**



Putting Clients First

For our RBC Corporate Employee & Executive Services ('RBC cees') team, delivering a superior level of service is a key priority. We believe that open and honest communication can benefit us all, whether it is to answer a question, solve a problem or share a success story.

We value your feedback and use it to continuously improve the quality of solutions and services that we provide to you.

Contact us

In general if you have any concerns, please let your usual RBC cees contact know in the first instance.

If you wish for your complaint to be handled by someone else, do not hesitate to contact us using our contact details which can be found at the back of this leaflet.

We're listening

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.

Complaints

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 have adopted a 3 stage procedure. Most concerns can be resolved at the initial point of contact with us, as staff are generally well placed to deal with your complaint quickly and efficiently.

Any issue that cannot be resolved at your initial point of contact will be escalated in accordance with our procedure.

If a matter cannot be resolved satisfactorily after Stages 1 and 2, you may be able to refer your complaint to a number of external bodies (depending on the product and location of your RBC cees office) as well as RBC's own independent Ombudsman.





Complaints procedure

A copy of this procedure is available to any client on request.

Upon receiving your complaint, we will try to resolve it straight away, wherever possible. However, we may need to carry out an internal investigation. Should this be the case, we will send you an acknowledgement within five working days to reassure you that your complaint has been received and is being dealt with. Any investigation will be conducted with impartiality and undertaken in a competent and diligent manner.

We will advise you of the expected timeframe to resolve your complaint and 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 the following information:

- Your full name, address and the name of the RBC entity 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

Stage 1

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 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 why this is the case and to provide you with a revised timeframe for concluding the matter.

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

If you are still not satisfied...

Stage 2

If you are not satisfied with our initial response, you may request that your complaint be escalated to the second stage of our procedure. This will involve a review by an independent Director within the RBC cees business. During the second stage, your complaint and the enquiries and investigations relating to it will be reviewed and any additional information deemed necessary will be obtained. When this review has been completed, we will write to you with details of the outcome of the review. We will also specify any action that we are proposing to take, or have already taken, to remedy the situation.

Further assistance

Stage 3

If you are still 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 page.

Further information concerning the extent of this assistance is available on the respective websites.

Office of the Ombudsman

Demonstrating our commitment to client satisfaction, RBC Financial Group 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 Financial Group and to review their compliance with proper business procedures. The services of the Ombudsman are free of charge.

RBC Office of the Ombudsman

PO Box 1
Royal Bank Plaza
Toronto
Ontario M5J 2J5

t (1) 416-974-4591
f (1) 416-974-6922
e ombudsman@rbc.com

The UK financial Ombudsman service

Clients of RBC's United Kingdom operations may also have recourse to the UK Financial Ombudsman Service ('FOS').

If your complaint is outstanding after eight weeks then we will write to let you know that even though we have not been able to conclude the matter, you are entitled to take the matter to 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 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
South Quay Plaza
183 Marsh Wall
London E14 9SR

t 0845 080 1800
e complaint.info@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk

Note: This service is not available to clients of RBC cees' Jersey and Guernsey operations. These clients may instead find assistance through the relevant regulator in the Channel Islands.

RBC cees Limited is licensed and regulated in Jersey by the Jersey Financial Services Commission and in Guernsey by the Guernsey Financial Services Commission. If you are unsure as to the location or regulatory status of the RBC entity with which you are contracted, please ask your usual RBC cees contact.

Furthermore, if you are a member of an RBC cees administered International Pension Plan you may also raise your complaint with the UK Pensions Regulator.

Regulator contact details

For clients of an RBC entity in Jersey, please contact:

Jersey Financial Services Commission
PO Box 267
14-18 Castle Street
St Helier
Jersey JE4 8TP
Channel Islands

t +44 (0) 1534 822000
f +44 (0) 1534 822001
e info@jerseyfsc.org
www.jerseyfsc.org

For clients of an RBC entity in Guernsey, please contact:

Guernsey Financial Services Commission
PO Box 128
La Plaiderie Chambers
St Peter Port
Guernsey GY1 3HQ
Channel Islands

t +44 (0) 1481 712706 / 712801
f +44 (0) 1481 712010
e info@gfsc.gg
www.gfsc.gg

For RBC cees International Pension Plan clients:

The Pensions Regulator
Napier House
Trafalgar Place
Brighton
BN1 4DW

t +44 (0) 870 6063636
f +44 (0) 870 2411144
e customersupport@thepensionsregulator.gov.uk
www.thepensionsregulator.gov.uk

Contact us

RBC cees strive to improve our service to clients.

If you would like more information on the issues discussed in this leaflet, or any other information on the products and services available, please contact us at any time:

→ Call 08000 566 550

→ Email cees@rbc.com

→ Visit www.rbccees.com

→ Or write to:

RBC cees Client Feedback

19-21 Broad Street
St Helier
Jersey JE1 3PB
Channel Islands

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RBC Corporate Employee & Executive Services ("RBC cees") comprises a number of companies which are all subsidiaries of RBC. RBC cees Limited ("the Company") is regulated by the Jersey Financial Services Commission in the conduct of trust company business and by the Guernsey Financial Services Commission in the conduct of fiduciary business. RBC cees' terms and conditions are updated from time to time and can be found at <http://www.rbccees.com/cees-legal.html>. Registered office of the Company: 19 – 21 Broad Street, St Helier, Jersey, Channel Islands, JE1 3PB, registered company number 65008.

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