



### Complaints

RBC Capital Markets ("RBCCM") aims to continually deliver the highest standard of service to you and we treat any expression of dissatisfaction very seriously.

Should you wish to make a complaint, we will treat you fairly and are committed to investigating all complaints diligently and impartially. Further, we shall seek to resolve any complaints received as soon as possible.

### Making a complaint

You may complain to us in any medium, including in person, by telephone, in writing, or by email. Any complaints are made free of charge.

### Who do I complain to?

Complaints may be addressed to your usual Relationship Manager or an RBCCM Supervisor who will be able to escalate your complaint as appropriate. Alternatively, you may direct your complaint to RBCCM Compliance using the following contact details:

<b>Canada</b> Capital Markets Compliance, Canada RBC Centre 155 Wellington Street West PO Box 150 Toronto, ON M5W 3K7  Tel: 416-842-3881 Email: <a href="mailto:RBCCMCMCompliance@rbccm.com">RBCCMCMCompliance@rbccm.com</a>	<b>United State of America</b> Online: <a href="https://www.rbc.com/customercare/">https://www.rbc.com/customercare/</a> Email: <a href="mailto:disputeresolution@rbc.com">disputeresolution@rbc.com</a>
<b>Australia</b> Head of Compliance, Australia Royal Bank of Canada, Sydney Level 47, 2 Park St Sydney NSW 2000  Tel: +61 2 9033 3000 Email: <a href="mailto:compliance.sydney@rbccm.com">compliance.sydney@rbccm.com</a>	<b>Hong Kong</b> Regional Head of Compliance, Asia Pacific 41 <sup>st</sup> and 42 <sup>nd</sup> Floor One Taikoo Place, Tai Koo Place 979 King's Road Quarry Bay Hong Kong  Tel: +852 2842 6688 Email: <a href="mailto:RBCCMHKandSGComplaintsDL@rbccm.com">RBCCMHKandSGComplaintsDL@rbccm.com</a>
<b>Japan</b> RBC Capital Markets (Japan) Ltd. Compliance 8F, AKASAKA INTERCITY AIR 8-1, 1-chome, Minato-ku, Tokyo 107-0052, Japan  Tel : 813-4577-7166 Email: <a href="mailto:CM-JP-Compliance@rbc.com">CM-JP-Compliance@rbc.com</a>	<b>Singapore</b> Head of Compliance (Capital Markets) RBC, Singapore Branch Asia Square Tower 1 8 Marina View Singapore 018960  Tel: +65 6230 1888 Email: <a href="mailto:RBCCMHKandSGComplaintsDL@rbccm.com">RBCCMHKandSGComplaintsDL@rbccm.com</a>

<b>United Kingdom</b> Co-Heads of Capital Markets Compliance RBC Capital Markets 100 Bishopsgate London, EC2N 4AA United Kingdom  Tel: +44 (0)207 653 4351 / +44 (0)207 029 7775 Email: <a href="mailto:cmukcomplaints@rbccm.com">cmukcomplaints@rbccm.com</a>	<b>France</b> Head of Compliance RBC Capital Markets Réclamations Clients 58, Avenue Marceau 75008 Paris, France  Tel: +33.1.42.99.37.23 Email: <a href="mailto:cmfrcomplaints@rbccm.com">cmfrcomplaints@rbccm.com</a>
<b>Germany</b> Head of Compliance RBC Capital Markets (Europe) GmbH Taunusanlage 17 60325 Frankfurt am Main Deutschland  Tel: +49 (0)69 50 50 80 200 Email: <a href="mailto:cmeucomplaints@rbccm.com">cmeucomplaints@rbccm.com</a>	<b>Netherlands</b> Head of Compliance RBC Capital Markets (Europe) GmbH Amsterdam Branch Regus Office Number 5.14-5.16 World Trade Centre Zuidplein 36 Amsterdam 1077 XV, Netherlands  Tel: +31 202 454 501 Email: <a href="mailto:cmeucomplaints@rbccm.com">cmeucomplaints@rbccm.com</a>
<b>Spain</b> Head of Compliance RBC Capital Markets (Europe) GmbH Sucursal en ESPAÑA Servicio de Atención al Cliente Maria de Molina, 4 Planta 4 28006 Madrid España  Tel: +49 (0)69 50 50 80 200 Email: <a href="mailto:cmeucomplaints@rbccm.com">cmeucomplaints@rbccm.com</a>	

## RBC Client Complaints Appeal Office (RBC CCAO)

You also have the option to appeal your complaint to the RBC CCAO, which is the most senior designated office appointed to address appealed complaints within RBC. If you choose to do so, we will forward your complaint on your behalf to the RBC CCAO.

## Our complaints handling procedure

RBCCM maintain and operate an internal complaints handling procedure. RBCCM will handle all complaints in line with the applicable regulatory requirements in the jurisdictions in which it operates, including, where appropriate, acknowledging receipt of complaints in writing and providing a written response to the complainant following the investigation of the complaint.

Please contact us if you would like further details regarding these procedures.

## Regulators and External Complaints Bodies

Clients in a number of regions are also entitled to approach the relevant regulator or external complaint body directly with a complaint. The contact information for these regulators<sup>1</sup> and external complaint bodies can be found below:

## Canada - IIROC, Montreal Exchange, Ontario Securities Commission, Financial Consumer Agency of Canada, ADR Chambers Banking Ombuds Office (ADRBO)

<sup>1</sup> Other provincial or territorial securities regulators can be contacted if applicable.

- <https://www.iroc.ca/investors/makingacomplaint/Pages/default.aspx>
- <https://reg.m-x.ca/en/complaints/form>
- [https://www.osc.gov.on.ca/en/contactus\\_index.htm](https://www.osc.gov.on.ca/en/contactus_index.htm)
- While the FCAC does not resolve individual customer complaints, if you believe that your complaint relates to a violation of a federal consumer protection law, you may submit your complaint to: Financial Consumer Agency of Canada, Enterprise Building, 6th Floor, 427 Laurier Avenue West, Ottawa, ON K1R 1B9. Telephone: 1-866-461-3222, [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca).

Additionally, if your complaint is eligible for investigation by the ADR Chambers Banking Ombuds Office (ADRBO) and:

- RBC has exhausted the 56 calendar days prescribed time period for dealing with the eligible complaint; or
- You are not satisfied with the resolution offered by the Client Complaints Appeal Office

You have up to 180 calendar days to submit your complaint to the ADRBO after receiving a final response from RBC, or if 56 calendar days have passed since your complaint was made.

ADR Chambers Banking Ombuds Office  
31 Adelaide Street East  
PO Box 1006  
Toronto, ON M5C 2K4  
Toll-free telephone: 1-800-941-3655  
Toll-free fax: 1-877-803-5127  
[contact@bankingombuds.ca](mailto:contact@bankingombuds.ca)  
[bankingombuds.ca](http://bankingombuds.ca)

## **United States of America - FINRA, SEC, CFTC, NFA**

Clients within the USA as well as clients of RBC's USA subsidiaries, including RBC Capital Markets, LLC, are entitled to approach the relevant regulator directly to file a complaint:

- <https://www.finra.org/investors/have-problem/file-complaint/complaint-center>
- <https://www.sec.gov/oiea/Complaint.html>
- <https://www.cftc.gov/complaint>
- <https://www.nfa.futures.org/complaintnet/complaint.aspx>

## **Australia - Australian Financial Complaints Authority**

If you are an Eligible Complainant (as defined by AFCA), you may fall under the jurisdiction of the Australian Financial Complaints Authority. For more information on the Australian Financial Complaints Authority, please visit their website: [Link](#)

Additionally, they can be contacted via the details below:

Australian Financial Complaints Authority Limited  
GPO Box 3  
Melbourne VIC 3001

## **Hong Kong - HKMA**

Additional information on how to approach the HKMA with regards to complaints can be found on their website: [Link](#)

Furthermore, you are entitled to approach the Financial Dispute Resolution Centre should you remain dissatisfied with the resolution of your complaint by RBC: <https://www.fdrc.org.hk/>

## **Japan - FINMAC**

With regard to the settlement of complaints RBC Capital Markets (Japan) Ltd. may utilize the following external institution to settle the complaints in addition to internal measures.

Japan Securities Dealers Association (Outsourced to the FINMAC)

Tel: +81 (0)120-64-5005

<http://www.finmac.or.jp/english/>

The Financial Futures Association of Japan (Outsourced to the FINMAC)

Tel: +81 (0)120-64-5005

<http://www.finmac.or.jp/english/>

## **Singapore - Monetary Authority of Singapore (MAS)**

MAS' role as the financial services sector regulator is to supervise financial institutions for compliance with MAS' laws and regulatory instruments. The MAS looks into matters of supervisory concern, such as violations of rules and regulations, and breaches of relevant codes of practice and guidelines.

MAS is unable to handle disputes between you and your financial institution. These include matters relating to financial institutions' commercial decisions, service issues, contractual agreements and monetary claims. For such disputes, you may wish to lodge a complaint directly with the financial institution. If you are still unable to resolve the matter with the financial institution, you may consider contacting the Financial Industry Disputes Resolution Centre Ltd (FIDReC) for assistance. FIDReC specialises in the resolution of disputes between financial institutions and their customers. For more details on what you can do or who you can turn to for help if you have a problem with a financial product or the service standards of a financial institution, you can refer to "Resolving a dispute with a financial institution".

If you wish to report regulatory breaches or misconduct by a financial institution or its representative (e.g. a financial advisory representative), please complete this online form.

## **United Kingdom - Financial Ombudsman Service**

If you are an Eligible Complainant (as defined by the FCA), you may fall under the jurisdiction of the Financial Ombudsman Service. For more information on the Financial Ombudsman Service, please visit their website.

Additionally, they can be contacted via the details below:

The Financial Ombudsman Service  
Exchange Tower, London E14 9SR, United Kingdom  
Tel: 0800 023 4567 or 0300 123 9 123  
Fax: +44 (0) 20 7964 1001

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## **France - AMF Ombudsman Office**

If your dispute is eligible for mediation by the Autorité des Marchés Financiers (AMF) Ombudsman's Office they can be contacted in writing or via their website.

Ombudsman  
Autorité des Marchés Financiers  
17 place de la Bourse  
75082 Paris cedex 02  
France  
Tel: +33 (0) 1 53 45 62 00

Website: [www.amf-france.org/en/amf-ombudsman](http://www.amf-france.org/en/amf-ombudsman)

## **Germany - BaFin Complaints**

If your dispute is eligible for mediation by BaFin you may also complain in writing to:

Bundesanstalt für Finanzdienstleistungsaufsicht  
Graurheindorfer Straße 108  
53117 Bonn, Germany

Tel: +49 (0)228 4108-0  
Fax: +49 (0)228 4108-1550  
E-mail: [poststelle@bafin.de](mailto:poststelle@bafin.de)

For more information you can visit the BaFin website: [English Link](#) / [German Link](#).

## **Netherlands - AFM / KiFiD**

If your dispute is eligible for mediation by the Dutch Authority for the Financial Markets (AFM), their complaints procedure is available here: [Link](#)

Should your complaint not be resolved to your satisfaction you may wish to engage the Netherlands Financial Services Complaints Tribunal.

Klachteninstituut Financiële Dienstverlening (Kifid)  
Postbus 93257  
2509 AG, DEN HAAG  
Tel: 070-333 8 999  
[www.kifid.nl](http://www.kifid.nl)

## **Spain - The National Securities Market Commission (CNMV)**

If you wish to make a complaint to the CNMV you may do so with this [form](#) addressed to:

CNMV  
Complaints Service  
C/ Edison, 4,  
28006 Madrid

Website: <https://www.cnmv.es/portal/inversor/reclamaciones.aspx?lang=en>