



## Complaints Handling Procedure

RBC Global Asset Management (UK) Limited (GAM UK) has put in place procedures for the handling and review of complaints and to ensure that such complaints are handled promptly and fairly, taking into account your interests.

A complaint is an expression of dissatisfaction, from, or on behalf of, a client or potential client about the provision of, or failure to provide, a financial service by GAM UK, which alleges that the complainant has suffered, or may suffer, financial loss, material distress or material inconvenience. However, a request for information, clarification or services is not a complaint. Complaints may be submitted by the following means:

- 1. Via email:**  
[rbcgamukclients@rbc.com](mailto:rbcgamukclients@rbc.com)
- 2. Via post:**  
RBC Global Asset Management (UK) Limited  
5<sup>th</sup> Floor  
Riverbank House  
2 Swan Lane  
London  
EC4R 3BF

If you make a complaint, GAM UK will contact you and acknowledge your complaint in writing. This should be done no later than the third business day following receipt of the complaint. GAM UK will, thereafter, keep you informed on the progress GAM UK is making towards resolving the complaint, and will aim to resolve all complaints within 8 weeks of receipt.

GAM UK will:

- investigate the complaint competently, diligently and impartially, obtaining additional information as necessary; and
- assess fairly, consistently and promptly:
  - the subject matter of the complaint;
  - whether the complaint should be upheld;
  - what remedial action or redress (or both) may be appropriate; and
  - if appropriate, whether it has reasonable grounds to be satisfied that another firm may be solely or jointly responsible for the matter alleged in the complaint.

Should you not agree with the results of GAM UK's investigation, you may refer the complaint to the Financial Ombudsman Service (FOS) (if you are an Eligible Complainant) or pursue civil action.

### FOS

If you are not satisfied with the resolution or response given, an eligible complainant can refer the matter to the FOS.

The FOS provides a free, independent and unbiased assessment of complaints referred to it. The FOS can be contacted directly via the following contact details:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Telephone: 0800 0234 567  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Online: [www.financial-ombudsman.co.uk](http://www.financial-ombudsman.co.uk)

Clients of GAM UK are not typically eligible complainants. Eligible complainants include: an individual acting for purposes outside that individual's trade, business, craft or profession; and certain small companies, small charities or the trustees of small trusts. If you are unsure whether you would be an eligible complainant, please contact the FOS.