



Complaints Handling Procedure

Relevant Rules: FCA DISP 1, 2.7, Investment Advisers Fiduciary Duty.

Rules Summary: Firms must recognise the complaints and have effective and transparent procedures for the fair and prompt complaint handling.

Introduction

On occasion, RBC BlueBay may receive a complaint about the provision of services. It is RBC BlueBay's policy to handle any complaint competently, diligently and impartially, obtaining additional information as necessary.

In accordance with the Financial Conduct Authority (FCA) Dispute Resolution Sourcebook (DISP) 1, RBC BlueBay has put in place complaint handling procedures to ensure that such complaints are handled fairly and are resolved in a timely manner.

The FCA defines a complaint as any oral or written expression of dissatisfaction, whether justified or not, from or on behalf of a person about the provision of, or failure to provide, a financial service or a redress determination, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.

Making a Complaint

A complaint can be made using one of the following methods:

Via email: ComplianceRBCBlueBay@rbc.com

Via post: RBC BlueBay Asset Management, 100 Bishopsgate, London, EC2N 4AA.

How We Will Handle Your Complaint

Upon receipt of a complaint RBC BlueBay will promptly commence investigation and will acknowledge the complaint in writing. During the investigation of the complaint, RBC BlueBay will regularly update the complainant in writing on the progress of the investigation. RBC BlueBay will handle all complaints in accordance with the following four principles:

- RBC BlueBay will aim to investigate the complaint competently, diligently and impartially, obtaining additional information as necessary;
- RBC BlueBay will aim to assess each complaint fairly, consistently and promptly;
- RBC BlueBay will aim to comply promptly with any offer of remedial action or redress accepted by the complainant;
- No additional costs or fees will be incurred by the complainant as a result of their complaint.

Following the conclusion of RBC BlueBay's investigation, the complainant will be provided with a written response, notifying of the outcome of the investigation and the actions proposed to resolve the complaint.

Financial Ombudsman Service (FOS)

Eligible Complainants¹ will be able to refer their complaints to FOS, if they are not satisfied with the outcome given by RBC BlueBay within six-month period after the Final Response Letter is issued. The FOS provides a free, independent and unbiased assessment of complaints referred to it. The FOS can be contacted directly:

Telephone: 0800 023 4567

E-mail: complaint.info@financial-ombudsman.org.uk

Website: [Financial Ombudsman Service: our homepage \(financial-ombudsman.org.uk\)](http://financial-ombudsman.org.uk)

The Ombudsman can only consider a case when RBC BlueBay's complaints process has been exhausted. The Ombudsman's findings are regarded as binding on the firms; however, the complainant is still able to take private legal action if they do not agree with the Ombudsman's conclusion.

¹ Only Eligible Complainants will be provided with FOS Leaflet alongside Final Response Letter.