



Complaints Handling Process for RBC Trust Company (Singapore) Limited

At RBC Trust Company (Singapore) Limited, we believe that every customer has the right to be heard and open and honest communication can benefit us all. We value your feedback and use it continuously to improve the quality of the services we provide.

It is important for us to know you have a problem so that we can work to resolve it. If for any reason, you are not entirely satisfied with any aspect of our service, please contact the Head of Trust Administration via email or phone as soon as possible.

If you choose to inform us of your concerns or complaint by letter, please write to us at the following address:

RBC Trust Company (Singapore) Limited
8 Marina View, #26-01 Asia Square Tower 1
Singapore 018960
Attention: Business Manager

Complaints Handling Procedures

Any expression of dissatisfaction, from or on behalf of any client about RBC Trust Company (Singapore) Limited's provision of, or failure to provide a service or a product, irrespective of whether it is made verbally or in writing is treated as a complaint.

Once we have received your complaint, we will try to resolve it immediately, but we may need to carry out an internal investigation.

We will send you an acknowledgement within seven calendar days of receipt of the complaint. Any investigation will be conducted with impartiality and undertaken in a competent and diligent manner.

To help us resolve your complaint as swiftly as possible, please provide us with the following information:

- Your full name, address and other relevant details such as trust and/or company name;
- A clear outline of your complaint;
- Copies of any supporting documents concerning your complaint, paying special attention to the dates of occurrence; and
- Details of what you would like us to do to rectify the situation.

Resolution of your Complaint

When all appropriate enquiries and investigations in respect of your complaint has been completed, we will write to you with 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 provide you with a response as soon as possible, which will normally be within thirty calendar days of receipt of your complaint. If we are unable to do so, we will send you a written update to explain and provide you with a revised timeframe for concluding the matter.

Subject to there being no extension of time required, the final response will normally be sent to you within sixty calendar days.

Once we have sent our final response to you, we will treat the matter as closed if you do not respond within two months from the date the final response was sent.