



Accessible Customer Service Policy

Introduction

RBC Dexia Investor Services Trust (RBC Dexia) is committed to ensuring that its customer service accessibility policies, practices and procedures are consistent with the following principles:

Dignity: Service is provided in a way that allows the person with a disability to maintain self-respect and the respect of other people.

Independence: Service is provided in a way that allows a person with a disability to do things on their own without unnecessary help or interference from others.

Integration: Service is provided in a way that allows the person with a disability to benefit from the same products and services, in the same place and in the same or similar way as other customers, unless an alternate measure is necessary to enable a person with a disability to access products and services.

Equal Opportunity: Service is provided to a person with a disability in such a way that they have an opportunity to access RBC Dexia products and services in a way that is equal to that given to other customers.

RBC Dexia is committed to:

- providing customers with disabilities the same opportunity to access our products and services
- allowing customers with disabilities to benefit from the same services, in the same place, and in an equitable way as other customers
- providing a professional environment that promotes barrier-free access for all customers as laid out by applicable legislation

Communications

RBC Dexia will communicate with people with disabilities in a manner that maintains an individual's dignity and respect in ways that take a person's disability into account, including:

- being prepared to use different communication modes (e.g., Bell Relay, using a pen & paper versus speaking aloud) when interacting with the customer
- using appropriate language (e.g., using "persons with disabilities" versus "handicapped")
- assisting customers with wheelchairs, scooters, and such equipment by opening doors or removing obstacles such as chairs

Assistive devices

RBC Dexia is committed to serving customers who use assistive devices to obtain, use or benefit from our products and services in an unrestricted manner at all times.

Accessible documents

RBC Dexia will provide document(s) or information contained in the document(s) to customers in a format that takes into account the person's disability.

Service animals and support persons

Persons with a disability who are accompanied by a service animal may access all RBC Dexia premises that are normally accessible to customers. RBC Dexia will:

- permit service animals on premises
- not interact with them without permission of the owner/handler

A person with a disability who is accompanied by a support person will be allowed to have that person accompany them on our premises.

Service disruption

All RBC Dexia premises that are open to the public will provide notice in the event of a planned or unexpected disruption in all the facilities or services used by customers with disabilities. This clearly posted notice will be placed at all public entrances and will include information about the reason for the disruption, its anticipated length of time and a description of alternative facilities or services, if available.

Training of employees

RBC Dexia provides training to all staff on an annual basis whose duties involve interaction with the public.

Training includes:

- how to interact and communicate with person with various types of disabilities
- how to interact with persons with disabilities who use an assistive device or require the assistance of a service animal or a support person
- how to use equipment or devices that may assist clients with disabilities

Company policy

RBC Dexia has implemented this policy and has procedures in various parts of its organization where employees may interact and communicate with persons with disabilities.

Feedback

It is RBC Dexia's priority to meet and surpass all customers' expectations. Customers who wish to provide feedback may do so by communicating with us at:

http://www.rbcdexia.com/AboutUs/CorporateGovernance/p_ProvideFeedback.aspx.