



## COMPLAINTS POLICY

### Introduction

At Y TREE we endeavour at all times to deliver a professional, accurate and valuable service to all our clients. It is Y TREE's policy to comply with these requirements in full, including those relating to maintenance of complaint records. While Y TREE takes all reasonable steps to ensure that all client experiences are positive, it accepts that inevitably there will be occasions when they are not. It therefore intends that, where a client wishes to raise a complaint, their frustration is not compounded by a dysfunctional complaint handling process.

### Complaints Handling Procedure

#### 1. Acknowledgement

As soon as we receive your complaint, it will be referred to our Chief Executive Officer, who will take full responsibility for resolving the issue. The Chief Executive Officer will liaise on your behalf with the relevant department within our business and, if required, you will be contacted and asked to provide as much information as you can in relation to the complaint. We will endeavour to resolve the complaint to your satisfaction within one business day.

#### 2. Holding Response

If, for whatever reason, Y TREE is unable to conclude the investigation and provide a final response to the complainant within 15 business days of the complaint first being received, then the Company will issue a holding response. The purpose of this holding response is to inform the complainant:

- why Y TREE cannot provide a final response;
- what Y TREE is doing to progress the complaint; and
- when Y TREE will provide an indication of what is happening

It is easy for clients to make a complaint. Simply send your complaint by emailing [complaints@y-tree.com](mailto:complaints@y-tree.com). Upon receipt, the complaint is handled promptly, politely and fairly by our Head Of Operations; every effort is made to understand and resolve the client's concern.

### **3. Final Response**

As soon as Y TREE has completed its investigation, it will write to the complainant and offer a summary outcome, including any remedial action as necessary. Where appropriate, it may also include a final offer of redress. Such letters must be marked clearly as the final response and will include details on how to contact our Head Of Operations. The final response must also state the complainant's option to refer the complaint to the Financial Ombudsman Service ("FOS") if they consider that it has not been resolved satisfactorily or that the offer of redress is insufficient. For corporate clients an appropriate arbitrator will be recommended to resolve the issue. Where a holding response has been sent, and Y TREE has not been able to conclude its investigations within 15 business days of the complaint being first received, it will send its final response within 35 business days of the complaint first being received. In all other cases Y TREE will send its final response within 15 business days of the complaint first being received.

### **4. Ultimate Redress**

If, after contacting all parties, the complainant remains dissatisfied with the outcome of the complaint then they may seek redress through the FOS, and ultimately the courts if (s)he so wishes. Please be advised that you must do this within 6 months. Further details about how to contact the Financial Ombudsman can be found at <https://www.financial-ombudsman.org.uk/contact/index.html>.