



PUBLIC COMPLAINTS POLICY

01 October 2022

This fact sheet provides relevant information on the steps required to lodge a complaint and the complaint resolution process and accessing AFCA.

Overview

This policy explains how you can make a complaint, our measures for handling your complaint, and the steps you can take if you are not satisfied with our response to your complaint or the time that it takes for us to respond.

Scope

This policy sets out the process for when we use IDR. The term “IDR” means “internal dispute resolution”. We acknowledge the importance of having an effective and efficient complaints handling and IDR framework, and we adopt a customer-focused approach. While we acknowledge your right to make a complaint, we expect that you will treat our staff with respect when they are dealing with your complaint.

Purpose

The purpose of this Complaints Policy is to set out the information required to be in a Complaints Policy by ASIC Corporations, Credit and Superannuation (Internal Dispute Resolution) Instrument 2020/98 (“the Instrument”). The Instrument is a legislative instrument made by the Australian Securities and Investments Commission (“ASIC”).

We adopted the current version of this Complaints Policy on 1 October 2022.

What is a complaint?

A complaint is:

“An expression of dissatisfaction made to or about us; related to our products, services, staff or our handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required”.

Who can make a complaint?

Complaints can be made by or on behalf of:

- A client or former client of Yield FS or one of our advisers
- Authorised third parties e.g. power of attorney

To assist us in handling your complaint in a timely manner, please provide information of:

Your name, adviser, details of the complaint and resolution you are seeking.

How to make a complaint

Phone	0404672097
Email	afsl@yieldadvisory.com.au
Writing	Level 2/850 Ann St, Fortitude Valley, Q 4006
Social Media	Facebook: attach our link Instagram: attach our link
In Person	Level 2/850 Ann St, Fortitude Valley, Q 4006

Acknowledgement

When we receive your complaint, we will acknowledge receipt of your complaint and try to resolve it as quickly as possible. We will acknowledge this verbally or in writing based on the communication method you prefer.

Response

We will attempt to resolve your complaint immediately and will usually aim to do this within 5 business days. We may request for you to provide us with more information to assist with our investigation.

We will provide you with our written response and reasons for the outcome of your complaint (“IDR Response”) at the latest, within 30 calendar days.

Our IDR Response will also inform you of your right to escalate your complaint to the Australian Financial Complaints Authority (AFCA).

If we reject your complaint, our IDR Response will:

- Identify the issues you raised in your complaint;
- Set out our findings, making reference to the relevant information; and
- provide reasons for our decision for you to be able to decide whether to escalate the complaint to AFCA.

We are not required to provide you with an IDR Response if:

- Your complaint is resolved to your complete satisfaction within 5 business days, and you have not requested an IDR response; or
- Within 5 business days of receiving your complaint, we have given you an explanation and/or apology in circumstances where we cannot take any further action to reasonably address your complaint.

We only gather relevant personal information required to address the complaint, please ask for a copy of our privacy policy.

What’s Next?

If you are not satisfied with our response, you can escalate your complaint to AFCA.

We are required to be a member of an external dispute resolution scheme. Accordingly, we are a member of AFCA and our membership number is 93302. AFCA offers a free and independent dispute resolution for financial complaints to individuals and small businesses.

You can contact AFCA:

Email: info@afca.org.au

Phone: 1800 931 678 (or +61 1800 931 678 if calling from overseas)

Online: www.afca.org.au

Mail: GPO Box 3, Melbourne, VIC, 3001.