



Yield Advisory Complaints Policy

This Complaints Policy has been developed by Yield Advisory ('we', 'us', 'our') to ensure an effective, fair, and transparent process for handling complaints related to our financial planning services.

We recognise the importance of resolving issues efficiently and are committed to providing an accessible and responsive complaints handling framework. Our clients' satisfaction is our top priority, and we strive to address all concerns promptly and professionally.

1 What is a Complaint?

A complaint is defined as:

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

2 How to Make a Complaint

You may lodge a complaint with us in any of the following ways:

- **Phone:** 07 3111 6980
- **Email:** info@yieldadvisory.com.au
- **Mail:** Level 2, 850 Ann Street, Fortitude Valley QLD 4006
- **In Person:** Visit us at our office: Level 2, 850 Ann Street, Fortitude Valley, QLD 4006

When making your complaint, please provide the following details to help us assist you promptly:

- Your name
- Your preferred contact method (phone, email, etc.)
- A detailed description of your complaint
- Your desired resolution or outcome

3 Additional Help

If you require assistance in making or managing your complaint, you may appoint a representative (e.g., family member, friend) to act on your behalf. We will need your written authority to discuss your complaint with them.

If required, we can provide additional support such as interpreters or assistance in expressing your complaint.

4 Our Process for Handling Complaints

1. Acknowledgment

Upon receiving your complaint, we will acknowledge it promptly. If your complaint is made:

- **Verbally:** We will acknowledge it verbally at the time and follow up in writing within one business day, or as soon as possible.
- **In writing:** We will acknowledge it in writing within one business day or as soon as practicable.

We will also consider any communication preferences you have expressed.

2. Investigation and Resolution

If your complaint cannot be resolved immediately, we will investigate further. We may request additional information from you to assist in this process. We aim to resolve all complaints as quickly as possible, and no later than 30 calendar days from receipt of your complaint.

3. Internal Dispute Resolution (IDR) Response

If we have not resolved your complaint within 5 business days, or if you request a formal response, we will provide a written IDR response detailing:

- The outcome of our investigation
- The actions we will take to resolve the complaint, if any
- Your right to escalate the complaint if you are not satisfied with our response.

5 Escalation Process

If you are not satisfied with our resolution or if we fail to respond within the required timeframe, you can escalate your complaint to the **Australian Financial Complaints Authority (AFCA)**, which provides free, independent dispute resolution services.

- **Phone:** 1800 931 678
- **Email:** info@afca.org.au
- **Website:** www.afca.org.au
- **Mail:** GPO Box 3, Melbourne, VIC 3001

6 Additional Resources

The **Australian Securities and Investments Commission (ASIC)** also has an Infoline: **1300 300 630**, which you can use to make a complaint and obtain information about your rights.

For concerns related to ethical and professional conduct, you may contact the **Financial Advice Association of Australia (FAAA)**:

- **Phone:** 1300 626 393
- **Mail:** GPO Box 4285, Sydney, NSW

This Complaints Policy ensures that we are committed to addressing and resolving any concerns you may have regarding our financial planning services. We take pride in delivering high-quality service and are here to assist you every step of the way.