



COMPLAINTS HANDLING POLICY

Last Updated: March 2025

At **YWO (CM) Ltd** (hereinafter, the “**Company**”), we are committed to providing high-quality services to our clients. We strive for excellence in all our interactions, but we recognize that, at times, clients may have concerns or grievances regarding our services.

To ensure transparency, fairness, and efficiency, we have implemented this Client Complaints Procedure to provide a structured process for resolving complaints in a professional and timely manner.

This document outlines how you can submit a complaint, how we handle complaints, expected response times, and what steps you can take if you are not satisfied with our response.

1. How to Submit a Complaint

If you wish to submit a complaint regarding any aspect of our services, you may contact our **Complaints Handling Team** via email at:

 support@ywo.com

To help us address your concern as quickly and efficiently as possible, please ensure your complaint includes the following information:

- **Your full name and contact details** (email and phone number)
- **Your account number or reference number** (if applicable)
- **A clear and detailed description** of your complaint, including relevant dates and any previous communication with our team
- Any supporting documentation or evidence, such as:
 - Screenshots of errors or discrepancies
 - Copies of emails or chat transcripts
 - Transaction records or account statements
 - Any other relevant materials that support your claim

Complaint Submission Guidelines

- Complaints should be submitted in **English** to ensure clarity and avoid misinterpretation.
- If you are unable to submit the complaint yourself, a duly authorized representative may submit it on your behalf, provided they include proper authorization.
- Anonymous complaints may not be accepted, as we need to verify client identity to conduct a proper investigation.

Once we receive your complaint, we will begin the process of reviewing and investigating the issue.

2. Acknowledgment of Your Complaint

We will acknowledge receipt of your complaint **within five (5) business days** from the date of submission.

This acknowledgment will be sent to your registered email and will include:

- Confirmation that we have received your complaint
- A unique **Complaint Reference Number** for tracking purposes
- The name and contact details of the officer handling your case
- An estimated timeframe for resolution

You may use the **Complaint Reference Number** in all future correspondence regarding your complaint to ensure seamless communication.

3. Investigation and Handling of Your Complaint

Once we acknowledge your complaint, our specialized **Complaints Handling Team** will begin a thorough review and investigation of the issue.

Investigation Process

1. Initial Review

- We will assess the details of your complaint and ensure we have all the necessary information.
- If further details are required, we may contact you for clarification.

2. Internal Investigation


- Our team will review your case based on available data, records, and interactions with our services.
- We may consult other departments, such as Compliance, Risk Management, or Customer Support, to gather relevant information.

3. Resolution Attempt

- Once the investigation is complete, we will determine whether your complaint is valid and, if so, identify the appropriate resolution.
- If corrective action is necessary, we will outline the steps we will take to address the issue.

Timeframe for Resolution

- We will make every effort to **resolve and provide a final response within two (2) months** from the date we receive your complaint.
- If additional time is required due to the complexity of the case, we will send a **holding response** explaining:
 - The reason for the delay
 - The estimated timeframe for completion of the investigation
- In any case, we will provide a final response **no later than one (1) month after issuing a holding response**.

 **Important:** If we do not receive a response from you within **three (3) months** after submitting your complaint, we will consider the case closed and will cease further investigation.

4. Final Decision & Next Steps

Once our investigation is complete, we will issue a **Final Response Letter**, which will include:

- A summary of your complaint and the key issues investigated
- Our findings and conclusion based on the evidence gathered
- An explanation of our position and the rationale behind our decision
- Any remedial actions we will take, if applicable
- Guidance on your next steps if you are not satisfied with our decision

Possible Outcomes of Your Complaint

1. **Complaint Upheld (Approved)** – If your complaint is valid, we will take corrective action, which may include:
 - Issuing a refund or compensation (if applicable)
 - Adjusting your account or transaction records
 - Implementing changes to our internal processes to prevent future issues
 2. **Complaint Partially Upheld** – If part of your complaint is valid, we may offer a partial resolution or compromise.
 3. **Complaint Rejected** – If we determine that your complaint is not justified, we will provide a clear explanation for our decision.
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5. If You Are Not Satisfied with Our Response

If you are not satisfied with our final decision, you may have the right to escalate your complaint to an **external dispute resolution body** or take **legal action**, depending on the jurisdiction and applicable regulations.

We will provide guidance on your available options in our **Final Response Letter**.

5.1. External Dispute Resolution:

If an independent financial ombudsman service or regulatory authority oversees our operations, you may have the option to escalate your complaint to them. Details on how to do so will be included in our response.


5.2. Legal Action:

You may also choose to pursue legal action through the courts. Please note that filing a complaint with us does not affect your legal rights.

6. Contacting Us for Further Assistance





If you need additional information or assistance regarding your complaint, you can contact our **Complaints Handling Team**:

 support@ywo.com

 P.B. 1257, Bonovo Road, Fomboni, Comoros (KM)

We appreciate your cooperation and patience throughout this process. Our goal is to resolve all complaints fairly, transparently, and efficiently while continuously improving our services based on client feedback.

Why This Complaints Procedure is Important?

-  Provides a **structured and fair** way to handle client concerns
-  Ensures transparency and **clear communication** throughout the process
-  Helps improve our services based on client feedback
-  Protects client rights and outlines available **escalation options**

We appreciate your trust in **YWO** and are committed to addressing any concerns you may have.