

Complaints Procedure

Yoho Tenancy Passport — Digital Guarantor Service

Version V1.0 Pre-PAL Interim · 17 May 2026

1. Our Commitment

Yoho Technologies Ltd (“Yoho”, “we”, “us”, “our”) is committed to providing high-quality service to all customers of the Yoho Tenancy Passport — Digital Guarantor service. If you are unhappy with any aspect of our service, we want to hear from you so we can put it right.

2. Scope of This Procedure

This Complaints Procedure applies to complaints about Yoho’s Digital Guarantor service, including:

- the administration of Release Events on the Contractual Rent Date;
- the operation of the Yoho Segregated Client Account;
- our handling of your Security Funds;
- the processing of your Residual Refund;
- our identity verification and onboarding process;
- our customer service and communications.

Out of scope: Disputes between you and your Landlord regarding the Tenancy Agreement, the condition of the property, dilapidations, or any other matter governed by the Tenancy Agreement and applicable tenancy law are not covered by this procedure. Those matters remain between you and your Landlord and should be addressed through the appropriate channels under your Tenancy Agreement, such as a tenancy deposit scheme, the property ombudsman, or the courts.

3. How to Raise a Complaint

You can raise a complaint with us through any of the following channels:

Email: complaints@yohotech.co.uk

Post: Complaints, Yoho Technologies Ltd, 10 Devonshire Square, London EC2M 4YP

Through the Yoho portal: Submit a complaint via the Help section of your account.

When raising a complaint, please provide:

- your full name and the email address associated with your Yoho account;
- a clear description of what has gone wrong;
- when the issue occurred and which Release Event or transaction is affected (if applicable);
- what outcome you are seeking; and
- any supporting documentation (e.g. screenshots, correspondence).

4. Our Process

Acknowledgement: We will acknowledge your complaint in writing within **3 business days** of receipt.

Investigation: We will investigate your complaint promptly and may contact you for further information if needed.

Final Response: We aim to provide a substantive final response to your complaint within **15 business days**. In complex cases, this may take up to 8 weeks. If we cannot resolve your complaint within 15 business days, we will write to you to explain why and provide an updated timeframe.

5. If You Are Not Satisfied

If you are not satisfied with our final response, or if we have not resolved your complaint within 8 weeks, you may have the right to refer your complaint to an external dispute resolution body. Details of the appropriate external body will be provided in our final response and on this page once our regulatory licensing is finalised.

6. Records

We will keep a record of your complaint, our investigation, and the outcome for at least 5 years, in accordance with our regulatory record-keeping obligations.

7. Contact

For any questions about this Complaints Procedure, please contact us at:

Email: complaints@yohotech.co.uk

Post: Complaints, Yoho Technologies Ltd, 10 Devonshire Square, London EC2M 4YP

General enquiries: support@yohotech.co.uk