



## IAPD Report

# HAYDEE M DELGADO

CRD# 1619094

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Please contact FINRA with any concerns.



## IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

### What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

### Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

### How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

### Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

### What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

### Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



## Report Summary

### HAYDEE M DELGADO (CRD# 1619094)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **11/14/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	UBS FINANCIAL SERVICES INC.	CRD# 8174	10/12/2007
<b>IA</b>	UBS FINANCIAL SERVICES INC.	CRD# 8174	01/11/2018

### QUALIFICATIONS

This representative is currently registered in **10** SRO(s) and **2** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

**Note:** Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

### REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
<b>B</b>	UBS FINANCIAL SERVICES INCORPORATED OF PUERTO RICO	13042	SAN JUAN, PR	10/12/2007 - 08/28/2021
<b>B</b>	CITIGROUP GLOBAL MARKETS INC.	7059	SAN JUAN, PR	02/05/1997 - 10/22/2007

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

### DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	2



## Qualifications

### REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **2** jurisdiction(s) and **10** SRO(s) through his or her employer(s).

#### Employment 1 of 1

Firm Name: **UBS FINANCIAL SERVICES INC.**  
Main Address: 1200 HARBOR BOULEVARD  
WEEHAWKEN, NJ 07086  
Firm ID#: 8174

Regulator	Registration	Status	Date
<b>B</b> BOX Exchange LLC	General Securities Representative	Approved	05/16/2012
<b>B</b> Cboe Exchange, Inc.	General Securities Representative	Approved	10/12/2007
<b>B</b> FINRA	General Securities Representative	Approved	10/12/2007
<b>B</b> NYSE American LLC	General Securities Representative	Approved	10/12/2007
<b>B</b> NYSE Arca, Inc.	General Securities Representative	Approved	10/12/2007
<b>B</b> NYSE Texas, Inc.	General Securities Representative	Approved	07/20/2022
<b>B</b> Nasdaq ISE, LLC	General Securities Representative	Approved	01/28/2008
<b>B</b> Nasdaq PHLX LLC	General Securities Representative	Approved	10/12/2007
<b>B</b> Nasdaq Stock Market	General Securities Representative	Approved	10/12/2007
<b>B</b> New York Stock Exchange	General Securities Representative	Approved	10/12/2007
<b>B</b> Florida	Agent	Approved	03/08/2011
<b>IA</b> Florida	Investment Adviser Representative	Approved	01/11/2018
<b>B</b> Puerto Rico	Agent	Approved	10/12/2007



### Qualifications

Regulator	Registration	Status	Date
IA Puerto Rico	Investment Adviser Representative	Approved	05/30/2018

### Branch Office Locations

**UBS FINANCIAL SERVICES INC.**  
250 MUNOZ RIVERA AVENUE  
SAN JUAN, PR 00918

**UBS FINANCIAL SERVICES INC.**  
Guaynabo, PR



## Qualifications

### PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

**This individual has passed 0 principal/supervisory exams, 2 general industry/product exams, and 1 state securities law exam.**

#### Principal/Supervisory Exams


Exam	Category	Date
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No information reported.

#### General Industry/Product Exams



Exam	Category	Date
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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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 General Securities Representative Examination (S7)	Series 7	02/01/1997
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#### State Securities Law Exams

Exam	Category	Date
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  Uniform Combined State Law Examination (S66)	Series 66	07/29/2017
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### PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



## Registration & Employment History

### PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
<b>B</b>	10/12/2007 - 08/28/2021	UBS FINANCIAL SERVICES INCORPORATED OF PUERTO RICO	CRD# 13042	SAN JUAN, PR
<b>B</b>	02/05/1997 - 10/22/2007	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	SAN JUAN, PR

### EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/2007 - Present	UBS FINANCIAL SERVICES INC	FINANCIAL ADVISOR	Y	GUAYNABO, PR, United States

### OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

1. Guanajibo Pueblo, A small shopping center renting local to retail clients, Officer, Secretary role in the family corporation. No active duties are performed. My sister is in charge of all administrative duties, start date-5/6/2024, Mayaguez Puerto Rico United States-00681.



## Disclosure Summary

### Disclosure Information

#### What you should know about reported disclosure events:

##### (1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

##### (2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

##### (3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
  - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
  - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
  - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
  - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
  - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
  - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

##### (4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



## DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	2

### Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

#### Disclosure 1 of 2

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	UBS FINANCIAL SERVICES INC.
<b>Allegations:</b>	Time frame: 2006-2023  Allegations: Claimants allege that the recommendation to invest in and hold Puerto Rico closed-end funds and Puerto Rico municipal bonds was unsuitable and that their UBS account was over-concentrated in these investments. They also allege that the risks of investing in and concentrating in PR investments were misrepresented.
<b>Product Type:</b>	Other: Puerto Rico Closed-End Funds Puerto Rico Municipal Bonds
<b>Alleged Damages:</b>	\$1,500,000.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	Yes
<b>Arbitration/Reparation forum or court name and location:</b>	FINRA Arbitration
<b>Docket/Case #:</b>	23-02558
<b>Filing date of arbitration/CFTC reparation or civil litigation:</b>	09/21/2023



## Customer Complaint Information

**Date Complaint Received:** 10/12/2023  
**Complaint Pending?** No  
**Status:** Settled  
**Status Date:** 08/22/2024  
**Settlement Amount:** \$385,000.00  
**Individual Contribution Amount:** \$0.00

### Broker Statement

I managed this client's account from November 2007 through July 2013 before it was reassigned to another UBS Financial Advisor at the client's request. I never managed the accounts of client's parents or the company founded by the client's father. Out of the total amount in market value in Closed End Bond Funds (CEBFs) in the client's account as of July 2013, the client had only invested a small percentage with me. The other CEBFs were transferred into the account from related accounts, all managed by other UBS advisors, in 2008, 2012, and 2013. At the time of this client's account reassignment to another UBS financial advisor in July 2013, the unrealized loss on the lone CEBF purchase I made for the client was negligible.

As mentioned above, I have not managed this client's account since July 2013. The allegations in the Statement of Claim are from 2013 through 2023 when I no longer handled the account. After account reassignment, I did not have access to the account nor contact with the client. Other allegations in the Statement of Claim do not apply to my interaction with the client. Specifically, I never told the client to hold the CEBFs. Nor did I tell the client that the CEBFs would be converted to open-end funds. The sharp decline in the CEBFs commenced after the account was reassigned, when I no longer had access to the account and had ceased advising the client.

### Disclosure 2 of 2

**Reporting Source:** Regulator  
**Employing firm when activities occurred which led to the complaint:** UBS Financial Services Incorporated of Puerto Rico and UBS Financial Services, Inc.  
**Allegations:** Haydee Delgado was a subject of the customer's complaint against her member firm that asserted the following causes of action: violation of the Securities Exchange Act of 1934; violation of the Securities Act of 1933; fraud; deceit; recklessness; and negligence. The causes of action relate to Claimant's investments in Puerto Rico bonds and shares of Puerto Rico closed-end bond funds.  
**Product Type:** Debt-Municipal  
**Alleged Damages:** \$295,000.00

### Arbitration Information

**Arbitration/Reparation Claim filed with and Docket/Case No.:** [FINRA - CASE #18-02391](#)  
**Date Notice/Process Served:** 06/27/2018  
**Arbitration Pending?** No



**Disposition:** Award

**Disposition Date:** 11/25/2019

**Disposition Detail:** Haydee Delgado was a Subject of the customer's complaint alleging Delgado and her member firms caused sales practice violations. Delgado's member firms are jointly and severally liable for and shall pay to Claimant the sum of \$150,000.00 in compensatory damages and are jointly and severally liable for and shall pay to Claimant interest on the above-stated sum at the rate of 6.25% per annum from the date of service of the Award until the date of payment of the Award. Delgado's member firms are jointly and severally liable for and shall pay to Claimant the sum of \$20,437.57 for expert fees as well as for materials to be used at the evidentiary hearing, and are jointly and severally liable for and shall pay to Claimant the sum of \$45,000.00 in attorneys' fees pursuant to Puerto Rico Rule of Civil Procedure 44. Delgado's member firms are jointly and severally liable for and shall pay to Claimant the amount of \$300.00 representing reimbursement of the non-refundable portion of the filing fee previously paid by Claimant to FINRA Office of Dispute Resolution.

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**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** UBS Financial Services, Inc

**Allegations:** Time frame: January 2011- Present

Allegations: Claimant alleges unsuitable recommendations and misrepresentations in connection with her purchases of Puerto Rico municipal bonds and bond funds.

**Product Type:** Other: Puerto Rico municipal bonds and bond funds

**Alleged Damages:** \$295,000.00

**Is this an oral complaint?** No

**Is this a written complaint?** Yes

**Is this an arbitration/CFTC reparation or civil litigation?** Yes

**Arbitration/Reparation forum or court name and location:** FINRA

**Docket/Case #:** 18-02391

**Filing date of arbitration/CFTC reparation or civil litigation:** 06/28/2018

### Customer Complaint Information

**Date Complaint Received:** 06/28/2018

**Complaint Pending?** No

**Status:** Arbitration Award/Monetary Judgment (for claimants/plaintiffs)

**Status Date:** 11/25/2019

**Settlement Amount:** \$215,737.57

**Individual Contribution Amount:** \$0.00



## End of Report

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