



FILING A COMPLAINT

At Valu-Trac Investment Management Limited (VT), we are committed to providing a high standard of service to all our customers. However, we recognise that there may be occasions when we do not meet your expectations. If this happens, we want to hear from you.

We welcome feedback and take all complaints seriously. Raising a complaint gives us the opportunity to understand your concerns, put things right where appropriate, and improve the service we provide.

How Do I Make a Complaint?

If you are unhappy with any aspect of our service, please get in touch. We aim to make the complaints process straightforward and accessible.

You can contact us in whichever way is most convenient for you:

Write to us: Compliance Team Valu-Trac Investment Management Limited Mains of Orton Orton, Moray IV32 7QE	Call us: 0330 678 4760 Email us: complaints@valu-trac.com
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To help us investigate your concerns as quickly as possible, please provide details of what has happened, when the issue occurred, and any information or documents you feel may be relevant. However, if you do not have all the information available, we will still do our best to assist you.

What Happens After I Make a Complaint?

Once we receive your complaint, we will acknowledge it promptly and begin a fair and thorough investigation.

We will consider all relevant information and may contact you if we need any additional details. Throughout the process, we will treat your complaint fairly, consistently, and with due consideration of your individual circumstances.

We aim to resolve complaints as quickly as possible. Where a complaint can be resolved to your satisfaction within three business days, we may send you a Summary Resolution Communication confirming the outcome.

If further investigation is required, we will keep you informed of our progress and provide you with a written Final Response once our investigation has concluded. Our Final Response will explain:

- The outcome of our investigation;
- The reasons for our decision;
- Any actions we have taken or propose to take; and
- Your right to refer the matter to the Financial Ombudsman Service if you remain dissatisfied.

VALU-TRAC INVESTMENT MANAGEMENT LIMITED

Authorised and regulated by the Financial Conduct Authority (FCA), registration number 145168 |
Registered in England No. 2428648 | **Registered Office:** Level 4, Dashwood House, 69 Old Broad Street, London, EC2M 1QS
Business Address: Mains Of Orton, Orton, Moray, IV32 7QE | **Tel:** +44 (0)330 678 4760



What Do I Do if I am Not Happy with the Resolution of My Complaint?

If you are not satisfied with our Final Response, or if we have not provided a Final Response within eight weeks of receiving your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service (FOS) free of charge.

The Financial Ombudsman Service is an independent organisation that helps resolve disputes between consumers and financial services firms fairly and impartially.

If your complaint is eligible, you will normally need to refer it to the Financial Ombudsman Service within six months of the date of our Final Response. We will provide full details of your referral rights when we write to you.

Financial Ombudsman Service Exchange Tower London E14 9SR	Website: www.financial-ombudsman.org.uk Telephone: 0800 023 4567 or 0300 123 9123 Email: complaints.info@financial-ombudsman.org.uk
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Please be aware that the Financial Ombudsman Service will only be able to consider your complaint after Valu-Trac has had the opportunity to consider and resolve your complaint.

We understand that making a complaint can be frustrating, and we are committed to dealing with your concerns fairly, respectfully, and as quickly as possible. Your feedback is important to us and helps us continually improve the services we provide.

Additional Support

If you require any additional assistance in making your complaint, including alternative communication formats or support due to a personal circumstance or vulnerability, please let us know and we will do our best to accommodate your needs.

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