



Tell us about a problem or complaint

We’re proud of the service we provide to our customers, but we know that sometimes things can go wrong. If you’ve had a bad experience or you just want to give us some feedback, like helpful ideas for improving the products and services, please let us know.

We are committed to treating our customers fairly, we want to learn and put things right.

How to make us aware of a problem

We can often resolve concerns right away, so please as a first step contact the relevant Fund Team or:

In writing:

Compliance Officer,
Valu-Trac Investment Management Limited,
Orton,
Moray, IV32 7QE

By telephone

01343 880 344

By email:

compliance@valu-trac.com

You'll need to tell us:

- Your personal details
- Your VT Reference Number
- What's gone wrong
- What you want us to do to put things right

What happens next

Once you have made us aware of the problem, this may meet the definition of a complaint under the guidelines set out by our regulator, the Financial Conduct Authority (FCA).

If this is the case, the below process will apply:

If we are unable to resolve your complaint quickly, we will:

- Acknowledge your complaint promptly
- Carry out a thorough and impartial investigation
- Do everything we can to resolve things as quickly as possible
- Provide an update at the 4-week mark on the progress of the investigation.
- Provide a written response within 8 weeks of receiving your complaint, this will inform you of the results of our investigation or explain why this isn’t possible.

If you’re not happy with our response and feel we’ve not considered all your issues or you can provide further information, please let us know and we’ll be happy to review.

You can contact the Financial Ombudsman Service:

You may also be able to ask the Financial Ombudsman Service to carry out an independent review of your complaint if you remain unhappy. If this is the case, you also have the right to ask them to review your complaint if we’ve been unable to resolve it within 8 weeks. We will provide full details in our response if this is possible.

The Financial Ombudsman Service exists to help resolve complaints when we have not been able to resolve your complaint to your satisfaction. The service they provide is free and impartial. Whilst we are bound by their decision you are not, contacting them will not affect your legal rights.

<p>In writing: The Financial Ombudsman Service Exchange Tower London, E14 9SR</p>	<p>By telephone: 0800 023 4567</p>	<p>You can also visit their website at www.financial-ombudsman.org.uk where you will find further information.</p>
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PLEASE BE AWARE THAT THE FINANCIAL OMBUDSMAN SERVICE WILL ONLY BE ABLE TO CONSIDER YOUR COMPLAINT AFTER VALU-TRAC HAVE HAD THE OPPORTUNITY TO CONSIDER AND RESOLVE THIS.