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Values Policy

Introduction

A robust Values Policy is integral to the success and sustainability of any firm, particularly for those regulated by the Financial Conduct Authority (FCA). The adoption of strong ethical is the reflection of VCP's commitment to integrity, trust, and customer-centricity. This policy outlines the core values that guide our operations, the conduct expected of our employees, and the standards to which we hold ourselves accountable.

The FCA's principles for business are at the heart of this policy. As a firm, we believe in creating a transparent, ethical, and compliant culture that builds trust with our clients, regulators, and the broader financial ecosystem.

Core Values

1. Integrity

Integrity lies at the heart of everything we do. We believe that honesty, fairness, and transparency must govern all interactions with clients, employees, partners, and other stakeholders. Every decision, action, and communication reflect our commitment to ethical standards and compliance with regulatory frameworks.

- **Transparency:** We are transparent in our business practices, ensuring that customers are always informed about the services and products they are receiving, including risks, costs, and outcomes.
- **Accountability:** We take full responsibility for our actions and decisions, maintaining the highest standard of honesty in all aspects of our business dealings.
- **Fairness:** We uphold fairness in all dealings, ensuring that our clients, employees, and business partners are treated equitably and respectfully.

2. Customer-Centricity

Our customers are the core of our business. We are committed to putting their interests first, delivering value through well-designed products and services, and ensuring that they receive fair and appropriate treatment. We recognize the responsibility we have to act in the best interests of our customers and treat them with the respect they deserve.

- **Understanding Client Needs:** We strive to truly understand the needs and goals of



- our customers, tailoring our offerings to meet their individual requirements.
- **Commitment to Fair Outcomes:** We ensure that our services and advice lead to positive, fair outcomes for our clients, with a focus on long-term satisfaction.
- **Clear Communication:** We prioritize clear, concise, and jargon-free communication with customers, ensuring they fully understand their choices, costs, and any potential risks.

3. Compliance and Regulatory Adherence

As a FCA regulated firm, compliance with relevant laws and regulations is non-negotiable. We are committed to operating within the boundaries of the law, adhering to the FCA's principles for business, and maintaining up-to-date knowledge of the evolving regulatory landscape.

- **FCA Principles for Business:** We are committed to adhering to all FCA principles, including treating customers fairly, ensuring the suitability of our advice and products, and keeping adequate records.
- **Anti-Money Laundering (AML):** We actively work to prevent money laundering and terrorist financing through stringent due diligence processes and regular training for all staff.
- **Data Protection:** We respect and protect the privacy of our clients by adhering to the General Data Protection Regulation (GDPR) and any other applicable data protection laws.

4. Transparency in Financial Practices

Financial transparency is vital in fostering trust and ensuring that our clients and regulators have confidence in our practices. We are committed to clear, accurate, and timely reporting of financial information.

- **Clear Fee Structures:** We ensure that our clients fully understand the costs associated with our services, with no hidden fees or charges. We provide transparent pricing models that reflect the value of the services we provide.
- **Accurate Reporting:** Our financial statements and reporting are accurate, timely, and reflect the true nature of our financial position. We aim to maintain clear and consistent communication with stakeholders about financial health and performance.

5. Ethical Decision-Making

We believe that every decision we make should reflect our commitment to ethical standards. Whether it concerns customer interactions, business partnerships, or internal operations, our actions are always grounded in the values of honesty, integrity, and fairness.

- **Conflict of Interest:** We are vigilant in identifying, managing, and disclosing any potential conflicts of interest. If any situation arises where there is a potential conflict, we take steps to mitigate it and act in the best interests of our customers.
- **Responsible Selling:** We ensure that the products and services we offer are suitable for our clients, based on their individual circumstances, risk tolerance, and objectives. We do not engage in aggressive or misleading sales tactics.



6. Respect for Employees

We are committed to creating an inclusive, supportive, and respectful workplace environment. Our employees are our most valuable asset, and we recognize that fostering their professional development and well-being is crucial to the success of the firm.

- **Diversity and Inclusion:** We are committed to creating a diverse and inclusive work environment, where all employees are treated with dignity and respect. We actively work to ensure equal opportunities for all employees, irrespective of their background, gender, or ethnicity.
- **Professional Development:** We invest in the continuous development of our employees by providing regular training, mentorship, and opportunities for advancement. We encourage our team to stay up to date with industry trends, regulations, and best practices.
- **Work-Life Balance:** We strive to create a healthy work-life balance for our employees, providing a flexible working environment where possible and promoting overall well-being.

7. Sustainability and Social Responsibility

As a firm, we understand that our responsibility extends beyond regulatory compliance and business performance. We are committed to supporting environmental sustainability and contributing positively to the communities in which we operate.

- **Sustainable Practices:** We are actively looking for ways to reduce our environmental impact, whether it's by minimizing waste, reducing energy consumption, or supporting sustainable business practices.
- **Community Engagement:** We seek opportunities to give back to the community through charitable donations, volunteering, or other initiatives that contribute to the greater good.

Implementation of the Values Policy

To ensure that these values are not just theoretical but actively implemented in our operations, we take the following steps:

1. **Regular Training and Awareness:** We provide regular training to all staff members on the firm's core values, the FCA's regulatory requirements, and ethical conduct. This training is updated regularly to reflect changes in the regulatory environment and best practices.
2. **Internal Audits and Compliance Reviews:** We conduct regular internal audits to ensure that we are adhering to our values and complying with FCA regulations. We also carry out compliance reviews to assess whether our processes and practices align with industry standards and the firm's ethical commitments.
3. **Feedback and Reporting Channels:** We provide employees and clients with clear channels through which they can report concerns or breaches of our values or FCA regulations. All reports are treated with seriousness, and appropriate action is taken when required.
4. **Leadership and Role Modelling:** Senior management sets the tone for the organisation by modelling ethical behaviour and reinforcing the firm's values. They lead by example, ensuring that integrity and ethical decision-making are part of the firm's daily operations.



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5. **Continuous Improvement:** We are committed to constantly evaluating and improving our business practices. We regularly review our values and policies to ensure that they remain relevant and aligned with the needs of our clients, the expectations of regulators, and the evolution of the market.

Conclusion

The values outlined in this policy are the cornerstone of our business operations, reflecting our commitment to high standards of integrity, customer care, compliance, and ethical behaviour. We believe that adhering to these values will ensure the long-term success and growth of VCP, while also maintaining trust with our clients, regulators, and the broader financial community. Our dedication to these principles underpins everything we do, and we are committed to continually improving our practices to meet the highest standards of excellence in the financial services industry.