

BREACH ID	DATE IDENTIFIED	REPORTED BY	DESCRIPTION OF BREACH	BREACH TYPE	SEVERITY	CUSTOMER IMPACT	ACTION TAKEN	ROOT CAUSE	FCA NOTIF.	RESPONSIBLE PERSON	STATUS	DATE CLOSED
BR-001	12/03/2026	Adviser	Missing documentation in fact-find	Procedural	Minor	No	Adviser retrained	Human error	No	T&C Manager	Closed	14/03/2026
BR-002	22/03/2026	File Review	Incorrect affordability explanation	Advice Process	Significant	Potential	File review + coaching	Training gap	No	T&C Manager	Open	-

? COLUMN EXPLANATION

Breach ID

Unique breach reference number
e.g. BR-001, BR-002

Date Identified

Date the breach was discovered.

Reported By

Who reported the breach:

- Adviser
- Manager
- T&C Manager
- Compliance
- Client complaint

Description of Breach

Brief description of the issue.

Breach Type

- Advice Process
- Documentation
- AML
- Data Protection
- Complaints Handling
- Consumer Duty

Severity

- Minor
- Significant
- Reportable

Customer Impact

- None
- Potential
- Actual harm

Action Taken

- Additional training
- Enhanced supervision
- File correction
- Client remediation

Root Cause

- Training gap
- Procedural weakness
- System error
- Human error

FCA Notification Required

- Yes
- No

Responsible Person

Typically:
T&C Manager – Andželika Dubij

Status

- Open
- Under Review
- Closed

Date Closed

Date the matter was resolved.