

# May 2026

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## Executive Summary

*AI-drafted from computed KRIs · approved on review*

In May 2026, the firm recorded a total of 40 breaches, with 19 classified as low severity, 14 as medium, 6 as high, and 1 as critical. Breach status shows 29 open, of which 23 are overdue. There were 5 critical or high-severity open breaches. The average time to report breaches was 17.1 days, and 2 breaches required regulatory notification. The complaints MI recorded 55 complaints, with Trust being the top product with 13 complaints. The channel mix was dominated by phone and email, with 16 and 13 complaints respectively. The outcome distribution showed 23 pending, 11 partially upheld, and 6 fully upheld. Total redress paid was £6,679.47, with an average closure time of 33.6 days. There were 2 SLA breaches.

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# Breach Snapshot

Source: Breach\_Register.xlsx · 40 breaches · Period 2025-12-14 → 2026-04-14

TOTAL	OPEN	OPEN OVERDUE	CRIT/HIGH OPEN
40	29	23	5

## Breakdowns

**By Severity:** Low (19) · Medium (14) · High (6) · Critical (1)

**By Status:** Open (19) · In Review (10) · Closed (6) · Remediated (5)

**By Category:** Operational (10) · Conduct (8) · Client Money (CASS) (7) · Trading (6) · Data Protection (5) · Cyber/Security (4)

**By Business Unit:** Risk (11) · IT (10) · Wealth Planning (7) · Compliance (5) · Operations (4) · Client Services (3)

## AI-drafted commentary

The breach population in May 2026 consisted of 40 breaches, with 19 low-severity, 14 medium-severity, 6 high-severity, and 1 critical-severity breach. The status of breaches shows 19 open, 10 in review, 6 closed, and 5 remediated. The open count stands at 29, with 23 overdue. The critical or high-open breaches total 5. Breaches are categorized as Operational (10), Conduct (8), Client Money (CASS) (7), Trading (6), Data Protection (5), and Cyber/Security (4). Business units with the highest breach counts include Risk (11), IT (10), Wealth Planning (7), Compliance (5), Operations (4), and Client Services (3).

# Complaints Snapshot

Source: Complaints\_M1.xlsx · 55 complaints · Period 2026-01-05 → 2026-04-18

TOTAL	REDRESS	UPHELD/PARTIAL	SLA BREACHES
55	£6,679	17	2

## Breakdowns

**By Product:** Trust (13) · ISA (9) · Discretionary Portfolio (9) · GIA (9) · Advisory (8) · SIPP (7)

**By Channel:** Phone (16) · Email (13) · Letter (10) · Web (9) · In-person (7)

**By Outcome:** Pending (23) · Partially upheld (11) · Resolved informally (8) · Not upheld (7) · Upheld (6)

## AI-drafted commentary

In May 2026, the firm received a total of 55 complaints, with 32 closed and 23 open. The top product for complaints was Trust with 13, followed by ISA and Discretionary Portfolio with 9 each. The channel mix was dominated by phone (16) and email (13). The outcome distribution was 23 pending, 11 partially upheld, 8 resolved informally, 7 not upheld, and 6 fully upheld. Total redress paid was £6,679.47, with an average of 33.6 days to close complaints. There were 2 SLA breaches during the period.

## Exception Flags

*AI-flagged from the metrics — confirmed at approval*

- 23 breaches are overdue.
- 5 critical or high-severity breaches are open.
- 2 SLA breaches occurred in complaints handling.

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