

TIMELINE OF OPERATIONAL, REGULATORY, & DUTY OF CARE FAILURES, 2025

AUGUST		SEPTEMBER		OCTOBER	
CRITICAL [REGULATORY/ DUTY OF CARE]	T-06 25/08 PREMATURE CLOSURE [GC C4]	T-09 05/09 WELFARE WARNING [H&S]	T-18 02/10 ACCESS DENIED [EqA]	T-22 06/10 ADR COST BLOCK [GC C4]	T-29 31/10 SAFEGUARD. FAIL [GC C5]
HIGH [PROCESS/ CONSUMER]	T-01 22/08 SILENCE AS CONSENT [GC C1]	T-07 02/09 HOSTILE ENVIRONMENT [H&S]	T-11 08/09 VULNERABILITY DELAY [GC C5]	T-16 28/09 POLICY INCONSIST. [GC C5]	T-23 17/10 CLOSURE CULTURE [GC C4]
MODERATE [OPERATIONAL]	T-02 22/08 ESCALATION REFUSED [GC C4]	T-05 24/08 QA DELAYS [Trng]	T-08 04/09 DEFLECTION [CRA]	T-12 12/09 PUBLIC REBUKE [H&S]	T-19 04/10 MANAGER REFUSAL [Pol]
	T-03 22/08 UNTRACKED CREDITS [Ops]	T-06 24/08 QA DELAYS [Trng]	T-09 04/09 DEFLECTION [CRA]	T-13 13/09 MIS-SELL DENIED [CRA]	T-17 02/10 LEGACY DEBT [Sys]
	T-04 23/08 SUPPORT LATENCY [Ops]		T-10 07/09 PROCESS RIGIDITY [Ops]	T-15 20/09 50 MIN WAIT [Ops]	T-20 05/10 BROKEN PROMISE [Ops]
					T-25 18/10 BAD LOG DATA [Data]
					T-26 19/10 UNDERMINING [Ops]
					T-28 24/10 EFFICIENCY [Ops]
					T-27 20/10 EVIDENCE IGNORED [CRA]

CODE KEY	
[GC C1]	Contract Consent
[GC C4]	Complaints Handling
[GC C5]	Vulnerable Customers
[CRA]	Consumer Rights Act
[EqA]	Equality Act (Access)
[H&S]	Health & Safety
[Data]	GDPR / Data Integrity
[Ops]	Operational Failure
[Trng]	Training / QA Failure
[Pol]	Internal Policy Breach
[Sys]	System Limitation

TIMELINE OF EVENTS RELATED TO DIGNITY AT WORK GRIEVANCE, 2025/26

