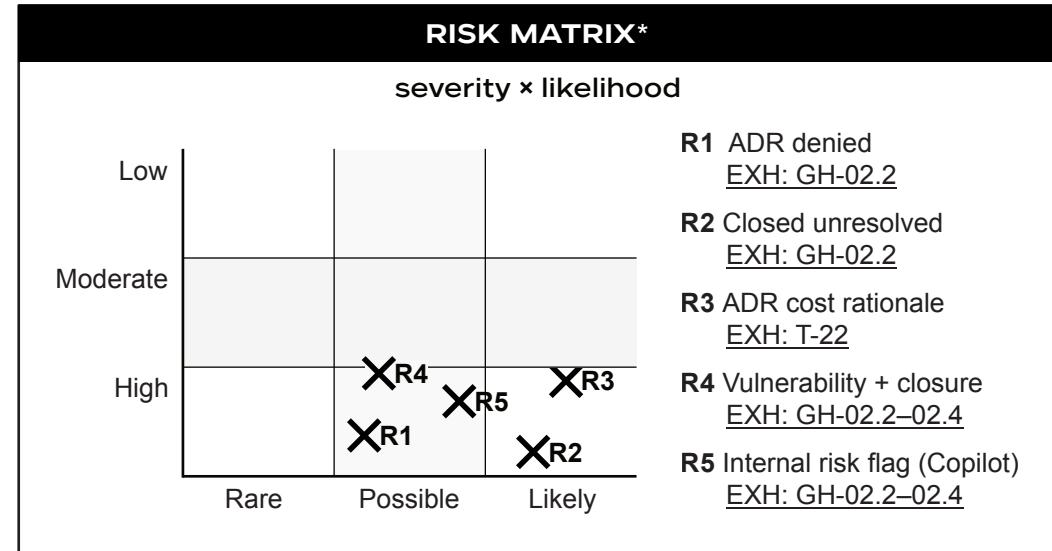


COMPLIANCE & SAFETY RISKS DASHBOARD (EVIDENCE MAP)

Thematic risk summary. Each item links to an exhibit · Scope: ADR / complaints / safe escalation

PRIMARY EVIDENCE	
2 anchor exhibits	
Deadlock/ADR cost rationale (Teams) “deadlock letter costs 265 per letter” “spent 1.3 million on deadlock letters” EXH: T-22	Vulnerable customer; ADR denied; case closed “we cant offer an ADR to her” “I would close it ... we cant resolve the issue” Copilot flagged: potential breach of regulatory obligations EXH: GH-02.2–02.4



POLICY VS PRACTICE	
3 proof rows	
POLICY / REQUIREMENT	OBSERVED INSTRUCTION (QUOTE)
ADR available when unresolved	“we cant offer an ADR to her” EXH: GH-02.2
Complaints closed only when resolved	“I would close it ... we cant resolve the issue” EXH: GH-02.2
ADR process not influenced by cost	“deadlock letter costs 265 per letter” EXH: T-22



Verbatim quotes. Full exhibits in dossier tabs (T / GH)

*Assessed from cited exhibits only

DOSSIER NAVIGATION KEY (EXHIBIT INDEX)

Index to Page 1 evidence map

A EXHIBIT CODE

T-xx	MS Teams cases (operational instructions)
GH-xx	grievance handling / Copilot / ER material

B FAST VERIFICATION

ADR / deadlock cost rationale	<u>EXH: T-22 (p.31)</u>
ADR denied / “close it”	<u>EXH: GH-02.2 (p.141)</u>
Copilot flag	<u>EXH: GH-02.3–02.4 (pp.142–143)</u>
Escalation refused ("store only")	<u>EXH: T-18 (p.84)</u>

C MAIN INDEX TABLE

ITEM (FROM PAGE 1)	EXH	DOSSIER PAGE	WHAT TO LOOK FOR
Anchor A (Deadlock/ADR cost rationale)	<u>EXH: T-22</u>	p.31	Deadlock/ADR cost rationale stated
Anchor B (Vulnerable customer; ADR denied; case closed)	<u>EXH: GH-02.2</u>	p.141	“can’t offer ADR”; “close it” despite unresolved
Anchor B (Copilot internal risk flag)	<u>EXH: GH-02.3–02.4</u>	pp.142–143	Copilot flags “potential breach of regulatory obligations”
R1 ADR denied	<u>EXH: GH-02.2</u>	p.141	ADR explicitly denied
R2 Closed unresolved	<u>EXH: GH-02.2</u>	p.141	Close case despite “can’t resolve”
R3 ADR cost rationale	<u>EXH: T-22</u>	p.31	Deadlock/ADR cost cited
R4 Vulnerability + closure	<u>EXH: GH-02.2–02.4</u>	pp.141–143	Vulnerable context + closure/ADR denial
R5 Internal risk flag (Copilot)	<u>EXH: GH-02.3–02.4</u>	pp.142–143	Internal tool flags potential regulatory breach
Policy vs Practice Row 1 (ADR when unresolved)	<u>EXH: GH-02.2</u>	p.141	Quote denying ADR
Policy vs Practice Row 2 (Close only when resolved)	<u>EXH: GH-02.2</u>	p.141	Quote to close despite unresolved
Policy vs Practice Row 3 (ADR process not influenced by cost)	<u>EXH: T-22</u>	p.31	Quote linking deadlock/ADR to cost
Safe escalation loop (store-only; escalation refused)	<u>EXH: T-18</u>	p.84	“store only”; escalation to manager refused

Use EXH codes to locate the full exhibit pages in the dossier