

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

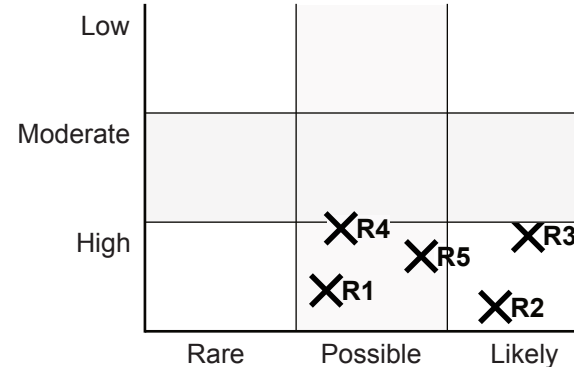
“we cant offer an ADR to her”
“I would close it ... we cant resolve the issue”

Copilot flagged: potential breach of regulatory obligations

EXH: GH-02.2-02.4

RISK MATRIX*

severity × likelihood



R1 ADR denied
EXH: GH-02.2

R2 Closed unresolved
EXH: GH-02.2

R3 ADR cost rationale
EXH: T-22

R4 Vulnerability + closure
EXH: GH-02.2-02.4

R5 Internal risk flag (Copilot)
EXH: GH-02.2-02.4

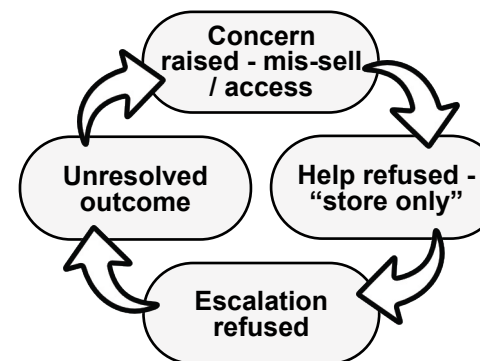
POLICY VS PRACTICE

3 proof rows

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

SAFE ESCALATION FAILURE

why issues couldn't be safely resolved



Escalation requested; guidance given was “store only”; manager escalation refused

EXH: T-18

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**

EXH: T-22 (p.31)

ADR denied / “close it”

EXH: GH-02.2 (p.141)

Copilot flag

EXH: GH-02.3–02.4
(pp.142–143)

**Escalation refused
 (“store only”)**

EXH: T-18 (p.84)

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