**Question Set E**

**For financial services whistleblowers**

## Please note all of these points before answering:

### If you have any questions please contact Andy Agathangelou, Chair of the APPG’s Secretariat, at [Email](mailto:andy.agathangelou@transparencytaskforce.org?subject=%20My%20submission%20to%20the%20Call%20for%20Evidence%20about%20the%20FCA)

* Only reply to this question set if it applies to you.
* This Call for Evidence is being handled by the APPG’s [Secretariat](https://appgonpersonalbankingandfairerfinancialservices.org/about-us/secretariat) and support staff, who will collate the evidence and provide it to [the APPG’s members](https://appgonpersonalbankingandfairerfinancialservices.org/about-us/members).
* Respondents’ information will only be shared as necessary to enable the successful completion of the exercise and it will not be shared beyond the scope of this Call for Evidence.

### Please note that we ask respondents to only give evidence that they are free to provide. It is entirely the responsibility of the respondent to ensure they take into account any agreement(s) they may have entered into.

* Respondents may choose to skip answering any of the questions if they wish.

### It is for each respondent to decide whether their name and/or their responses are put into the public domain.

## The process to follow

### Select the question set that relates to you. You may respond to more than one question set if you have different experiences of contact with the FCA.

### Download it, as a Word document, and save it on your computer.

### Provide your answers after each question.

### Please leave blank any questions that don’t apply to you or that you do not wish to answer.

### Save the completed document on your computer.

* Please email it to Andy Agathangelou, **by 5pm on Monday 11th October**, at [Email](mailto:andy.agathangelou@transparencytaskforce.org?subject=%20My%20submission%20to%20the%20Call%20for%20Evidence%20about%20the%20FCA)

## Other important points to note

### This exercise is about gathering evidence on what people think about the FCA; it is not about providing any assistance, guidance or advice on any case a respondent may have against the FCA, or any other entity.

### Respondents are asked to only provide answers to the questions given.

### Respondents are asked to not provide any supplementary evidence or documentation.

**Question Set E**

**For financial services whistleblowers**

## Your Details

Name:

(Please type here. Thank you.)

Company/Business (if applicable):

Address including postcode:

Email address:

Mobile telephone number:

## Permissions

* + Do you give permission that your name is put into the public domain?
    - Please enter Yes or No. ……..
  + Do you give permission that your response is put into the public domain?
    - Please enter Yes or No. ……..

## Questions

#### 1. Please tell us about yourself and outline, just briefly to begin with, how you came to interact with the Financial Conduct Authority?

(Please type your answer here. Thank you.)

#### 2. What role were you in, and in what firm, when you blew the whistle?

#### 3. Did you follow your employer’s whistleblower policy? Can you provide us with a copy of your employer’s whistleblower policy? How did this whistleblower policy tell you to blow the whistle? Did it tell you what you must include so that your disclosure was protected?

#### 4. When did you blow the whistle; and to whom/which organisation? What age were you then?

#### 5. Have you ever witnessed any actions or conduct that, in your reasonable belief, breached any law, regulatory code or applicable or relevant policy? If so, please explain which law, code or policy you believe was breached.

#### 6. What was the nature of the misconduct, infringement, malpractice or so on that you alleged?

#### 7. What interaction have you had with the FCA about your situation?

#### 8. If you had contact with the FCA, did the FCA explain or define the extent of their regulatory authority to you in respect to the matters you were raising?

#### 9. What evidence, if any, did you give the FCA; and/or any other entity?

#### 10. What, if anything, do you believe the FCA could have done that may have prevented the matter that you blew the whistle on from happening in the first place?

#### 11. To your knowledge, what did the FCA do to investigate the matter you raised?

#### 12. To what extent did the FCA act promptly and effectively to investigate your allegations?

#### 13. Thereafter, as far as you know, what did the FCA do to prevent the alleged misconduct from continuing?

#### 14. In your opinion, to what extent did the FCA act promptly and effectively to prevent the alleged misconduct from continuing?

#### 15. If you suffered detriment, or loss of job, what was the impact on your personal income in each of the three years after you blew the whistle, compared to your income in the three years prior to your dismissal?

#### 16. In your opinion, how well, or badly, has the FCA treated you as a whistleblower? How well has it protected your privacy, ensured that your career was not adversely affected and helped to safeguard your mental health?

#### 17. If you have suffered financially or otherwise as a result of blowing the whistle, how effective has the FCA been in securing redress for you from the guilty parties?

#### 18. How effective has the FCA been in securing redress for the victims of the alleged misconduct and in prosecuting or banning the perpetrators so they are unable to continue doing it?

#### 19. What do you believe the FCA could have done better in relation to your whistleblowing case?

#### 20. In general terms, what would you say about the FCA’s effectiveness and timeliness in responding to your whistleblower situation?

#### 21. What are your thoughts on whether the FCA lacks the powers that it needs; or conversely, that it doesn’t make good use of the powers it already has?

#### 22. In general terms, how would you describe what it’s been like dealing with the FCA?

#### 23. What is your perception of the culture of the FCA, and what do you think about it?

#### 24. Have you ever complained officially about the FCA; if so to whom? What happened, and how do you feel about what happened? What feedback, if any, have you had about your complaint? How helpful was the feedback? How long has it taken for your complaint to be processed?

#### 25. Overall, what have been the consequences to you (and if relevant to your family) as a result of what has happened?

#### 26. What would be your advice to somebody thinking about blowing the whistle to the FCA on a matter to do with misconduct in the financial services sector?

#### 27. If you could change three things about the FCA, what would they be?

#### 28. What positives are there about the FCA that you would like to comment on?

#### 29. What do you think about the possibility of conflict of interest issues at the FCA?

#### 30. Do you believe there should be spot checks by the FCA on regulated and/or unregulated entities, perhaps similar to the spot-checks by VAT inspectors

#### 31. The FCA is undertaking a Transformation Project. Do you have any comments to make about that?

#### 32. Are there any other comments that you would like to make?

*~~ END ~~*

*Thank you*