

CILEx Regulation

Whistleblowing Policy

September 2025

Table of Contents

Version Control.....	1
Introduction.....	2
Whistleblowing Definition	2
Key Elements of Whistleblowing	2
How CILEx Handles Whistleblowing Disclosures.....	3
Our Commitment to Whistleblowers.....	3
Safeguarding Whistleblower Identity and Information	3
Internal Reporting and AML Considerations	4
Enforcement and Investigation.....	4
Legal Protections for Whistleblowers	4
Legal Boundaries	4
How to Make a Whistleblowing Disclosure to CILEx Regulation.....	4
Complaints	4
Appendix 1: Whistleblowing Process Flow Chart.....	6

Version Control

Version	Date	Comments	Approval
1.0	January 2022	Policy Creation	CRL Board
2.0	September 2025	Policy Refresh	CRL Board

This policy will be reviewed annually, or sooner if required by changes in legislation or regulatory guidance that necessitate an earlier update.

Introduction

This policy sets out how CILEx Regulation responds to reports of serious misconduct or risks to the public. Such reports may be submitted by members of the public, individuals within the regulated community, employees of CILEx-authorised Entities, or CILEx members.

The aims of this policy are to:

- Explain the protections available to whistleblowers, and
- Describe the procedures CILEx Regulation follows when handling whistleblower disclosures.

CILEx Regulation is committed to encouraging the responsible, timely, and lawful reporting of concerns. This helps safeguard consumers from conduct that is reckless, dishonest, or otherwise poses a serious risk to their wellbeing.

Whistleblowing Definition

Whistleblowing refers to the act of making a disclosure in the public interest. Under the *Public Interest Disclosure Act 1998*, a disclosure qualifies for protection when, in the reasonable belief of the worker, it tends to show that:

- a criminal offence has been committed, is being committed, or is likely to be committed
- a person has failed, is failing, or is likely to fail to comply with a legal obligation
- a miscarriage of justice has occurred, is occurring, or is likely to occur
- the health or safety of any individual has been, is being, or is likely to be endangered
- the environment has been, is being, or is likely to be damaged, or
- information relating to any of the above is being deliberately concealed.

(See: [Public Interest Disclosure Act 1998, s.43B](#))

Key Elements of Whistleblowing

To qualify for protection under whistleblowing legislation, certain criteria must be met:

- **Disclosure in Public Interest:** The concern must affect others, such as the general public, rather than being a personal grievance.
- **Reasonable Belief:** The whistleblower must reasonably believe that the information they are disclosing indicates wrongdoing, even if it later proves to be incorrect.
- **Types of Wrongdoing:**
 - A criminal offence has been committed, is being committed, or is likely to be committed
 - A person has failed, is failing, or is likely to fail to comply with any legal obligation
 - A miscarriage of justice has occurred, is occurring, or is likely to occur

- The health or safety of any individual has been, is being, or is likely to be endangered
- The environment has been, is being, or is likely to be damaged
- Information tending to show any of the above has been, is being, or is likely to be deliberately concealed

Protect is an independent charity that offers confidential advice to individuals who are considering raising concerns about potential wrongdoing in the workplace. You can contact them on 020 3117 2520 or visit their website at <https://protect-advice.org.uk>.

How CILEx Handles Whistleblowing Disclosures

CILEx Regulation is committed to ensuring that whistleblowing disclosures are treated with integrity, sensitivity and fairness. Our approach is guided by the principles of confidentiality, legal compliance and public protection.

Our Commitment to Whistleblowers

1. **Support and Protection:** If you raise a concern in good faith, we will support and protect you throughout the process.
2. **Sensitive Consideration:** Every disclosure is assessed carefully and with discretion.
3. **Confidentiality:** Information you provide will be treated as confidential and will not be disclosed without lawful authority. If disclosure is necessary during an investigation, we will discuss this with you. Please inform us at the outset if there is specific information you do not wish to be shared.
4. **Anonymous Reporting:** You may report concerns anonymously. However, this may limit our ability to investigate thoroughly and to keep you informed of any outcomes.

Safeguarding Whistleblower Identity and Information

CILEx Regulation is committed to protecting the identity and personal data of whistleblowers in accordance with the Public Interest Disclosure Act 1998 (PIDA), the UK General Data Protection Regulation (UK GDPR), and the Data Protection Act 2018.

Identity Protection

- Whistleblower identities are treated as strictly confidential and will not be disclosed without the whistleblower's explicit consent, unless required by law.
- Anonymous reporting is supported, although it may limit our ability to investigate and provide feedback.

Access to Information

- Access to whistleblower information is restricted to designated personnel, such as the Compliance Officer or a small, trained investigation team.
- Information may be shared with prescribed regulatory bodies or legal authorities only when necessary and under strict confidentiality protocols.

Data Storage and Security

- Whistleblower data is encrypted both in transit and at rest to prevent unauthorised access.
- Role-based access controls are implemented to ensure only authorised personnel can view sensitive information.
- Access logs are maintained to ensure accountability and traceability.

- Data is retained only for as long as necessary to fulfil legal and regulatory obligations and is securely deleted thereafter.

Internal Reporting and AML Considerations

We may advise you to consider reporting concerns through internal channels within your firm. If your disclosure relates to potential breaches of sections 327, 328, or 329 of the Proceeds of Crime Act 2002, your firm's Money Laundering Reporting Officer (MLRO) may be best placed to assess and act on the information.

Enforcement and Investigation

Our [Enforcement Rules](#) set out the procedures and options available to us when determining appropriate action. These rules guide our response to misconduct and ensure consistency and fairness in our regulatory decisions.

Legal Protections for Whistleblowers

- You are considered a whistleblower if you are a worker who reports certain types of wrongdoing, typically observed in the workplace.
- The wrongdoing must be in the public interest, meaning it affects others beyond yourself.
- Whistleblowers are protected by law and must not be treated unfairly or dismissed for making a disclosure.

Legal Boundaries

- The duty to disclose overrides other obligations, such as confidentiality, but does not override legal privilege (i.e., communications between a legal adviser and their client).
- If you were involved in the wrongdoing, your cooperation and disclosure may be considered in your favour when determining any regulatory action.
- Protection under the Public Interest Disclosure Act 1998 does not extend to disclosures made through the commission of a criminal offence.

How to Make a Whistleblowing Disclosure to CILEx Regulation

You can raise a whistleblowing concern with CILEx Regulation through any of the following channels:

- **By email:** enforcement@cilexregulation.org.uk
- **By post:** *Investigations Manager (Ref: PIDA), CILEx Regulation, Room 301 Endeavour House, Wrest Park, Silsoe Bedford MK45 4HS*
- **By phone:** 01234 845770

We will use your personal information to process your disclosure and to monitor the quality of our service. For more information on how we handle your data, please refer to the [CILEx Regulation Privacy Policy](#).

If you believe the matter involves unlawful activity, you should also consider reporting it to the police.

Complaints

If you are dissatisfied with how your whistleblowing disclosure has been handled or wish to raise a separate concern about CILEx Regulation, you may refer to our formal complaints procedure. Full details are available at: <https://cilexregulation.org.uk/complaints/>

Whistleblowing Process

Report of Wrongdoing

Report concerns about wrongdoing or risks by email, phone, or in writing.



Acknowledgement

Receive CRL acknowledgement within 5 working days.



Assessment and Investigation

Assess the disclosure and conduct an appropriate investigation into the concerns.



Feedback

Provide feedback to you on the outcome of the investigation.



Protection and Support

Safeguard your identity, ensure you are protected from retaliation, and offer support throughout the process.