RDIF Summary of Directions – Plan on a Page www.cardifpinnacle.com

Activity	2020				2021			2022
Update to CMA	May / Jun	Jul / Aug	Sept / Oct	Nov / Dec	Jan - Apr	May - Aug	Sept - Dec	
(3.2) Appointment of independent body: Independent Body to conduct Assurance Assessment. Assessment to include the adequacy of CP systems, audits of the procedures, processes and outcomes which constitute compliance with the Order.								
(3.4) Confirm Appointment: Confirm appointment of Independent body in line with Action Plan.			\diamond	30/09/20				
 (3.3) Submit description of scope (Audit): Scope of the Assurance Audit to be submitted to the CMA in line with Action Plan. Engage and share the action plan with 3rd parties. 	-	-	3 0	0/09/20				
(3.2) Assurance Audits: Independent body to conduct and report audits of processes, procedures and outcomes.								
(3.5) Continuing Assurance Audits: Independent body to conduct and report audits of processes, procedures and outcomes until all recommendations from 2021 audit closed.								06/04/22 & each year after
(3.6) Send Assurance Audit with 30 days on completion: Send Audit report to CMA.) 06/05/ vear a	'21 & each fter	
(3.6) Plan following Audit: Within 30 days of Assurance Audit being completed, submit plan of actions and timings. Plan to be signed by General Counsel of CP,						06/05/ year a	21 & each fter	
(3.7) Completion of recommendations from 2021 Audit: Notify CMA when 2021 audit recommendations completed.						TBA sub recomme		
(3.9) Annual Assurance Audit by Internal Audit: Internal Audit to conduct Annual Assurance plan once all actions from 2021 audit closed. Scope must be same as the 2021 plan and audit to be overseen by a director of Internal Audit.							Assural comple Internal	
(3.10) Annual Audit report by Internal audit: Provide report to CMA accompanied by statement of planned changes.								TBC
(3.11) Changes to scope of Audit: To be agreed with CMA before concluded.							TB	c 🔶
Delivery of high level plan:	2	2/05/20						
Creation of detailed action plan:	Require	ements ga	athering	31/10/2	20			
Implement changes: Implement changes to procedures and checking to prevent similar future breaches and confirm completion of all action			TBC		\diamond			
(3.12b) Customer Redress		\diamond	31/07/20 – on scope c	Subject to	agreement redress			
(3.13) Amendments to plan: To be notified to CMA								

PARIBAS