# External Regulator Disclosure Template

## Purpose of this Template

This template is for whistleblowers who intend to report serious misconduct or risk directly to an external regulator, ombudsman, or public authority (e.g., FCA, SEC, ONPCSB, CSSF). It is designed to be factual, concise, and legally compliant while protecting your anonymity if requested.

## Instructions

• Use only after internal routes have failed, or if you believe internal escalation would pose a risk to yourself or obstruct justice.

• Replace placeholders with specific, truthful information and include any attachments mentioned.

• Where possible, send this from a secure or anonymous email account (e.g., ProtonMail) and retain a personal copy.

## [Your Name or Anonymous Identifier, if desired]

[Insert your full name OR 'Confidential Whistleblower']

## [Date]

[Insert today’s date here]

## To: [Regulator Email or Contact Point – e.g., whistleblowing@fca.org.uk]

Subject: Protected Disclosure – Urgent Regulatory Concern (Confidential)

## Opening and Purpose

To Whom It May Concern,

I am writing to raise a protected disclosure relating to potential breaches of regulatory obligations and ethical misconduct at a financial institution operating in the [insert country/jurisdiction] sector. I am submitting this directly to your office as I believe that internal channels are either compromised or unsafe, and that this matter involves serious public interest implications.

## Summary of Concern

The matter concerns [summarise briefly: e.g., misappropriation of client funds, AML failures, falsified KYC reports, unauthorised business activities, market abuse, etc.].

The events have taken place between [start date] and [latest known incident], and remain unresolved or potentially ongoing.

The institution involved operates in [regulated sector] and claims compliance with [relevant regime: e.g., AMLD5, MiFID II, etc.], but has knowingly violated or circumvented these frameworks.

## Details of the Concern

Examples include:

- [Detailed event/fact 1 – including date, names (if safe), transaction references, or business function]

- [Detailed event/fact 2]

- [Outcome or attempted suppression, if any]

I have attached supporting documentation where applicable and available.

## Confidentiality and Protection

I am requesting that this disclosure be treated in strict confidence and that my identity be protected under relevant legal frameworks, including the EU Whistleblower Protection Directive and/or national whistleblower laws. I have reason to believe that disclosure of my identity internally would expose me to retaliation or targeted suppression.

## Requested Regulatory Action

I respectfully request that your office acknowledge receipt of this concern and confirm whether it will be assigned for investigation, and whether I may provide further documentation or clarification if required.

## Closing

I appreciate the role your office plays in ensuring public trust and accountability in the financial system. Thank you for your time and attention to this matter.

Sincerely,

[Your Full Name / Whistleblower Alias]

[Your Secure Contact Email or indicate: 'Anonymous']