

Legal & Governance

Clear structure. Clear accountability. Professional discipline.

Governance in Regulated Environments

Fractio Partners supports financial institutions operating under the standards of the Financial Conduct Authority and Prudential Regulation Authority.

We understand the governance expectations placed on regulated firms and structure our engagements accordingly.

Fractio itself is not a regulated entity.

Clear Accountability

Strong governance depends on clear ownership.

When supporting regulated firms:

- The client retains full regulatory, statutory and operational accountability
- Fractio provides senior programme leadership and structured delivery support
- All material regulatory, policy and risk decisions remain with the client

Fractio strengthens governance — it does not replace it.

Regulatory Position

Fractio does not:

- Perform regulated activities
- Act as an outsourced regulatory function
- Hold Senior Management Functions
- Sign regulatory submissions on behalf of clients

All statutory, regulatory and supervisory accountability remains with the regulated firm and its appointed senior management.

Structured Escalation & Decision-Making

Each engagement operates within:

- Clearly defined scope
- Transparent reporting
- Early identification of delivery risks
- Written escalation where appropriate
- Documented client decisions

This ensures accountability remains visible and properly located within the regulated firm.

Data Protection & Record Keeping

Fractio operates in line with the UK General Data Protection Regulation.

We apply disciplined separation of responsibilities when handling information in regulated environments.

Who Retains What?

Category	Client	Fractio	
Customer & regulatory records	✓	✗	
AML / KYC / transaction data	✓	✗	
Regulatory reporting archive	✓	✗	
Contracts & engagement documentation	✓	✓	
Governance & escalation records	✓	✓	Engagement evidence only

Fractio does not maintain independent regulatory archives or shadow systems.

Fractio retains engagement documentation for a minimum of six years following completion of services, aligned to UK statutory limitation periods and professional services best practice.

Where regulatory record-keeping obligations apply, such obligations may lawfully override erasure rights.

Information Security

We apply proportionate security controls including:

- Secure Microsoft cloud systems
- Multi-Factor Authentication
- Encrypted devices
- Restricted, need-to-know access

Our Governance Philosophy

Senior leadership.

Defined accountability.

Disciplined escalation.

Transparent ownership.