

Risk ID	Category / Element	Risk Short Title	Description	Desired Outcome	Current Situation	Proposed Strategy
C00496	C3 Finance / Funding	Auto-renewal, cancellation, and refund handling creates avoidable disputes	Restore Britain terms describe membership auto-renewal and how cancellation can be made (including by contacting the bank), and that fees are generally non-refundable except where an application is rejected. This requires controlled steps for cancellations, confirmations, edge cases, and complaints handling. (Source: Restore Britain Terms & Conditions)	Members can cancel cleanly with clear confirmation, and finance records reconcile without recurring disputes. <b>What Could Go Wrong?</b> Members believe they cancelled but renewals continue; inconsistent handling leads to chargebacks, complaints, and reputational damage.	The terms define the rule; operational steps, SLAs, tracking, and evidence trail need to be implemented and monitored.	Create a renewal/cancellation SOP plus standard response templates and tracking; implement weekly reconciliation of cancellations vs payment platform status.

Risk (three-part) Statement			Current Risk			Response Type	Manageability	Residual Risk	Risk Owner	Due Date	Close Date	Last Review Date Notes
Cause	Risk Event [uncertainty]	Consequence	Probability	Impact	Score (PxI)							
Mixed cancellation routes (email + bank) without a single reconciliation loop.	A cancellation request is missed or not actioned in time.	Chargebacks, complaints, and loss of goodwill.	3	3	9	Mitigate	5	6	Winter, David	19Dec26	Open	28Feb26

Mitigating Actions / Response						
ID	Actions			Action Owner	Due Date	Close Date
#1	Make a renewal/cancellation Scope of Practice			Winter, David	28Apr26	Open
#2	Weekly reconciliation of subscriptions.			Winter, David	28Apr26	Open

**Last 10 RM Events (Meetings/Interviews/Workshops).**

Mtg.	Date	Title / Person / Department	Objective
(0 Events held.)			

<u>Comments</u>	<u>History</u>
<p><b>Top Risk Summary</b></p> <p>Auto-renewal, cancellation, and refund handling creates avoidable disputes</p>	<p><b>Top Risk Mitigation</b></p> <p>Create a renewal/cancellation SOP plus standard response templates and tracking; implement weekly reconciliation of cancellations vs payment platform status.</p>