

WHISTLEBLOWER PROTECTION POLICY

Total Number of Pages (including Cover Page):	16
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LOCATION OF POLICY	The Vault
REGULATORY REQUIREMENTS	Corporations Act 2001 ASIC Regulatory Guide 270 Whistleblower policies (RG 270) Fair Work Act
RELATED POLICIES	Code of Conduct Fraud & Scams Policy
AUTHORITY	Board Approved
REVIEW PERIOD	Every 2 years – next due June 2028
RESPONSIBILITY	Chief People Officer
LEVEL OF CONFIDENTIALITY	Public

EEO & Diversity Statement

The P&N Group recognises the importance of clear and unambiguous inclusivity, and we are actively committed to diversity, equity and inclusion and we believe all employees should feel recognised, safe and respected at work. We have zero tolerance for discrimination, bullying, harassment (including sexual and gender-based harassment) or racism of any form.

In alignment with Australian laws, we are committed to ensuring that our policies are inclusive of all employees (and their diverse family units where applicable); regardless of gender, LGBTQIA+, age, cultural background, religious beliefs, caring responsibilities, disability status, accessibility, whether they identify as Aboriginal or Torres Strait Islander, or other areas of potential difference.

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1. Introduction

This policy details how Police & Nurses Limited (**PNL**) manages the protection of individuals who report suspicions or knowledge of matters that may cause financial or non-financial loss to PNL, damage to organisational reputation or infringe the human rights of employees, contract workers and workers in PNL's supply chains both directly and indirectly.

PNL is committed to a culture of corporate compliance and ethical behaviour. Speaking up is encouraged and supported as a critical part of maintaining trust, integrity and accountability across the organisation.

This policy aims to preserve and protect an ethical working environment out outlines procedures to follow to protect the identity of a whistleblower and to ensure the provision of appropriate levels of protection against retaliation or victimisation should an individual wish to make a Disclosure. It also sets out information on the types of Disclosures that qualify for protection under the *Corporations Act* (**Whistleblower Protection Scheme**), who those Disclosures can be made to and how those Disclosures will be investigated.

PNL acknowledges the importance of adhering to legal and community standards and is committed to complying with applicable laws and practises including the Banking Act and Corporations Law. Underpinning the policy is the principle of a guarantee of fair treatment, whereby the Bank encourages all individuals to report any relevant matters without fear of reprisal or disadvantage as a result of their actions.

The policy complements the PNL Code of Conduct and Fraud & Corruption Policy and Framework.

This Policy is available through the PNL Vault and published on the BCU Bank and P&N Bank websites. This policy is not incorporated into any employment contract or agreement.

2. Eligible Whistleblowers

Any individual making a Disclosure must have objectively reasonable grounds to suspect that the Disclosure indicates:

- misconduct or an improper state of affairs or circumstances in relation to PNL or one of its related bodies corporate; or
- PNL, a related body corporate or one of its or their officers or employees has engaged in conduct that constitutes an offence against the Corporations Act or other specified financial services legislation, an offence against other Commonwealth legislation that is punishable by imprisonment for 12 months or more or represents a danger to the public or the financial system.

The following people are eligible to make a Disclosure and receive associated protections:

- Current and former employees, contractors and officers of PNL.
- Current and former suppliers, their employees and associates of PNL.
- Relatives or dependents of any of the above individuals (including spouse, parent or other lineal ancestor, child or grandchild, and sibling).
- Parties with a direct or indirect business relationship with PNL.
- Any business that is owned, managed or invested in by PNL.

3. Disclosures

A 'Disclosure' is defined as a concern or issue raised by an individual that relates to any action, omission, situation or decision that could reasonably be construed to be misconduct

or an improper state of affairs or contrary to the interests of PNL and its members or in breach of legislation, statutory regulation, company policy, or the PNL Code of Conduct (Disclosure).

Examples of a Disclosure could include:

- Breaches of the Law;
- Breaches of Bank Policy and/or Code of Conduct including dishonesty, fraud, corruption;
- Breaches of the Criminal Code (Cth) in relation to human rights and modern slavery; or
- Any other conduct which could be considered detrimental to the interests of PNL and its members.

An individual will only be protected if they have objectively reasonable grounds to suspect that the information that they disclose concerns misconduct or an improper state of affairs or circumstances or other conduct (as raised above) falling within the scope of the Whistleblower Protection Scheme. The protections do not extend to vexatious complaints.

Depending on the circumstances, it may be appropriate for PNL to take disciplinary action against any person who does not have objectively reasonable grounds for their Disclosure.

3.1 Public interest Disclosures

Public interest Disclosures can be made to journalists and members of Parliament but only if the individual complies with the following strict requirements:

- the individual has made a Disclosure to ASIC, APRA, or a prescribed Commonwealth authority;
- at least 90 days has passed since the Disclosure was made;
- the individual does not have reasonable grounds to believe that action is being, or has been, taken to address the matters to which the Disclosure related;
- the individual has reasonable grounds to believe that making a public interest Disclosure would be in the public interest;
- after 90 days have passed, the individual must give the body to which the Disclosure was originally made, a written notification that:
 - includes sufficient information to identify the Disclosure; and
 - states that the individual intends to make a public interest Disclosure; and
- the extent of information disclosed in the public interest Disclosure is no greater than to inform the journalist or member of Parliament of the misconduct or improper state of affairs or circumstances, or other conduct falling within the scope of the Whistleblower Protection Scheme.

3.2 Emergency Disclosures

These Disclosures can be made to journalists and members of Parliament but only if the individual complies with the following strict requirements:

- the individual must have first made a Disclosure to ASIC, APRA or a prescribed Commonwealth authority;

- the individual has reasonable grounds to believe that information concerns a substantial and imminent danger to the health or safety of one or more persons or to the natural environment; and
- the individual gave notice to the body to which Disclosure was made that states:
 - that they intend to make an emergency Disclosure; and
 - includes sufficient information to identify the Disclosure; and
- the extent of the information disclosed in the emergency Disclosure is no greater than is necessary to inform the journalist or member of Parliament of the substantial and imminent danger.

3.2.1 Personal work-related grievances

A Disclosure does not qualify for protection or investigation under the Whistleblower Protection Scheme to the extent that the information disclosed concerns a personal work-related grievance.

However, a matter may still qualify for protection where it includes broader misconduct or systemic issues beyond the individual's personal circumstances.

For the purposes of this policy and the Whistleblower Protection Scheme, a Disclosure is a 'personal work-related grievance' if:

- the information concerns a grievance about any matter in relation to the eligible whistleblowers employment, or former employment, having (or tending to have) implications for the eligible whistleblower personally. Examples include interpersonal conflict between employees, a performance review, remuneration, transfer, promotion or disciplinary action and;
- the information does not:
 - have significant implications for PNL, or another regulated entity, that do not relate to the discloser; and
 - concern real or alleged misconduct or an improper state of affairs or circumstances in relation to PNL or one of its related bodies corporate; or
 - concern real or alleged conduct that indicates PNL, a related body corporate or one of its or their officers or employees has engaged in conduct that constitutes an offence against the Corporations Act or other specified financial services legislation, an offence against other Commonwealth legislation that is punishable by imprisonment for 12 months or more or represents a danger to the public or financial system.

An employee who has concerns regarding a personal work-related grievance that does not qualify under this policy is encouraged to initially approach their leader or leader once removed and make genuine and reasonable attempts to resolve the matter without the need for a formal employee complaint process.

Where an employee is not comfortable attempting to resolve the issue themselves or this is unsuccessful, an employee may also elect to raise a formal complaint or appeal a decision in accordance with the Management & Handling of Employee Complaints Policy.

3.2.2 Human Rights Grievance & Modern Slavery Disclosures

Human rights are the fundamental rights and freedoms of all people, including the right to dignity, equality, liberty, safety and fair treatment. Modern slavery refers to serious exploitation and includes practices such as slavery, servitude, forced labour, debt bondage, human trafficking and the worst forms of child labour.

Concerns, suspicions or complaints relating to actual or suspected human rights impacts or modern slavery risks, incidents or practices involving PNL or its supply chains may be reported under this Policy where the matter falls within the scope of a Disclosure as described in this Policy and applicable law.

This includes concerns relating to suppliers, contractors, service providers or other business partners where there are reasonable grounds to suspect conduct involving exploitation, forced labour, trafficking or other serious human rights abuses.

Human rights grievances and modern slavery concerns may be raised through the reporting channels set out in this Policy. Where a grievance is not in relation to PNL's own operations, lodgement can also be made directly to procurement@pnbank.com.au.

Whether a particular report qualifies for protection under the statutory whistleblower regime or this Policy will depend on the nature of the report, the way it is made, and whether it otherwise satisfies the requirements of applicable law and this Policy.

Reports made maliciously or without objectively reasonable grounds are not protected under this Policy.

Making a Whistleblower Disclosure

4.1 General Principles

It is expected that whistleblower Disclosures can be satisfactorily resolved within PNL, however individuals have the ultimate right to refer a Disclosure or make a subsequent Disclosure to an external agency if the process fails to adequately resolve an issue.

Any individual who on a bona fide basis makes a Disclosure will be supported by PNL.

4.2 Anonymous Disclosures

A Disclosure may be submitted anonymously if the whistleblower does not wish to disclose their identity. The whistleblower continues to remain anonymous over the course of any investigation and after the investigation has been finalised.

If a whistleblower does not share their identity, PNL will assess the Disclosure in the same way as if the whistleblower had revealed their identity. However, it is important to note that there may be some practical limitations in conducting the investigation if the whistleblower does not share their identity. For example, should further information be required PNL may be unable to contact the whistleblower.

4.3 Disclosure Information

Disclosures should include the following information, however a lack of complete information will not prevent a Disclosure from being assessed:

- Details about the nature of the breach including the name of the P&N Group entity or the name of the supplier / contractor / external service provider, the subject of the Disclosure, the name of the work location to which the Disclosure relates (if relevant), the date or period when the alleged breach occurred and the parties impacted;

- Any supporting evidence verifying the Disclosure;
- Contact point (for Disclosures that are not anonymous) including name and full contact details of the individual or organisation making the Disclosure;
- Whether the Disclosure has been or is being pursued through other avenues;
- A solution proposed by the Complainant; and
- Requests for confidentiality detailing whether the Disclosure or a party to the Disclosure must remain anonymous and the reasons for anonymity.

4.4 Reporting Channels

PNL has several channels for making a Disclosure if a person becomes aware of any issue or behaviours which they consider to be disclosable conduct.

4.4.1 Internal Recipients (Eligible Recipients)

Current employees or contractors of PNL can make a Disclosure to the following 'eligible recipients':

- PNL officers or 'senior managers'. In this context, 'senior managers' refers to C-suite officers including members of the Executive, including but not limited to:
 - The Head of People Capability and Culture
 - The Chief People Officer
 - The Chief Executive Officer
 - The Chairman of the Board of Directors (where any Disclosure relates to the conduct of the CEO)

4.4.2 External and Independent Reporting

Where individuals are not comfortable reporting internally, or where it is more appropriate to do so, Disclosures may be made through external or independent channels. These options provide additional pathways, including independent and regulatory reporting mechanisms.

- By contacting the engaged Audit firm (EY), or any member of the audit team conducting an audit of PNL or of a related body corporate of PNL:
 - EY Manager, Liv Cheng, 0478 645 653, liv.cheng1@au.ey.com
- By making a report to Stopline, an independently monitored external hotline and reporting service available during and outside business hours. Stopline operates under a Service Agreement with PNL and acts as an intermediary, providing the means for a whistleblower to retain anonymity. A Disclosure to Stopline can be made through the following channels:
 - Online: <https://pnl.stoplinereport.com/>
 - By phone: 1300 30 45 50
 - By email: makeareport@stopline.com.au
 - By post: Attention: Police & Nurses Limited, c/o Stopline, PO Box 403, Diamond Creek, VIC 3089, Australia
- Stopline will share details of received reports that fall within the scope of this Policy directly to the Head of People Capability and Culture and/or the

Chief People Officer to allow appropriate investigation of the matters reported. The whistleblower may choose to remain fully or partially anonymous as part of their Disclosure, i.e., they may choose for their identity to remain anonymous to all parties (Stopline and PNL), or have their identity known to Stopline but not to PNL.

- By contacting the Australian Federal Police, APRA, ASIC, ATO or any other appropriate Government authority or regulator.

4.4.3 Other Reporting Options

In addition to the formal internal and external channels above, Disclosures may also be made through the following alternative methods, which ensure accessibility and support for different reporting preferences.

- By post to PO Box 8609, PERTH BC WA 6849 (marked to the attention of any of the above)
- Via the Whistleblower email - whistleblower@pnbank.com.au or whistleblower@bcu.com.au
 - The contents of this email address are only reviewed by the Head of People Capability and Culture and Chief People Officer and not by any other person.
- Via the Whistleblower phone line which is monitored by Head of People Capability and Culture and Chief People Officer.
 - Phone number: 08 9219 7876
- A whistleblower will also be protected by this Policy if they make a Disclosure to a legal practitioner for the purpose of obtaining legal advice or legal representation in relation to the Disclosure.

To support accessibility, PNL encourages use of the independent Stopline service where anonymity is preferred.

Note: Where a Disclosure has not been acted upon by a regulator after a reasonable period the discloser may make a Disclosure pursuant to clause 3.1 or 3.2 of this Policy.

5. Whistleblower Protection

5.1 Confidentiality and Protection of Identity

Where an individual discloses improper conduct their identity and the information they provide will be treated as confidential in accordance with this policy. Failure to adequately protect a whistleblower is considered an offence and subject to both criminal and civil penalties.

PNL will at all times endeavour not to disclose any particulars that would suggest or reveal the identity of the whistleblower without first obtaining the whistleblowers consent. PNL will also endeavour to explain where relevant any reasonable steps taken to protect the whistleblower.

The individual who receives the Disclosure must take all reasonable immediate steps to protect the whistleblower. This could include:

- Relocation to another work area;
- Paid leave of absence;
- Ensuring security of information; and

- Minimising the number of people with knowledge of the report.

If the individual is comfortable doing so, they are encouraged to consent to their identity being disclosed as this will assist in an efficient investigation of the matters that an eligible whistleblower discloses. Eligible recipients are to obtain advice from the Chief People Officer or Head of People Capability and Culture where relevant to ensure the correct treatment of the Disclosure.

There is no requirement for a whistleblower to identify themselves in order for a Disclosure to qualify for protection under the Act or this Policy.

5.2 Protection from Detrimental Treatment

PNL will not tolerate detrimental treatment or threats of detrimental treatment (including dismissal, demotion or alteration of an employee's duties to their disadvantage, harassment, discrimination, bias, or threats of or actual harm, injuring an employee in their employment, or damage to property or reputation or business or financial position, and any other damage) against an individual under the belief that the individual made, may have made, proposed to make or could make a Disclosure.

Courts are given broad scope to make orders remedying a detriment or threatened detriment. These include to order injunctions, compensation orders (including against individual employees and their employers), reinstatements, exemplary damages, and the making of apologies. Civil and criminal sanctions also apply to breaches of the Whistleblower Protection Scheme.

PNL will be prohibited from pursuing any civil, criminal, administrative or contractual action against an individual in relation to any Disclosure that they make in accordance with this policy.

5.3 Protection against Legal Action

A whistleblower is protected against certain legal actions related to making a Disclosure, including:

- criminal prosecution (the Disclosure cannot be used against the individual in a prosecution, unless the Disclosure is false);
- civil litigation (such as for breach of an employment contract, duty of confidentiality, or other contractual obligation); or
- administrative action (including disciplinary action).

This protection does not grant immunity to the individual for any misconduct that they were involved in that is revealed in the report.

5.4 Authorised Disclosure of Identity

The identity of a whistleblower is confidential, and every effort will be made to protect the identity of the Whistleblower, other than:

- Where there is an order of a court;
- where the whistleblower provides their consent to do so; and
- disclosures to ASIC, AFP, APRA, or the Commissioner of Taxation.

Where the authorised disclosure of the identity of a whistleblower takes place, the Whistleblower Management Committee (WMC) and the whistleblower must be informed as soon as possible.

It will still be lawful to disclose information that may lead to the identification of the individual if this is reasonably necessary for the purpose of investigating the Disclosure.

5.5 Loss of protections

A whistleblower may be at risk of losing protections previously made available under this Policy and associated regulations, if:

- their conduct is revealed as a part of the Disclosure. However, making a report may be taken into account as a mitigating factor in considering any disciplinary or other action;
- there are no reasonable grounds to believe that the Disclosure is true;
- they knowingly give false or misleading information within a Disclosure
 - knowingly giving false or misleading information may also constitute a breach of the Code of Conduct and could be subject to disciplinary action.
- they disclose information relating to a Disclosure to an individual not authorised to receive it (e.g. to the media without meeting required criteria for protection); or
- they disclose information that could be used to identify someone who made a Disclosure or about whom a Disclosure has been made.

6. Investigation of Whistleblower Disclosure

PNL will investigate all matters disclosed under this policy as soon as possible after the matter has been reported. Individuals should not attempt to investigate matters themselves.

6.1 Principles of Investigation

Subject to this policy, whistleblowers and any individuals mentioned in a Disclosure who qualify for protection are guaranteed that the management and handling of a qualifying Disclosure will be:

- **CONFIDENTIAL** – Only the person(s) directly involved in investigating a complaint will have access to and knowledge of information about the complaint. (In some circumstances the outcomes of an investigation may necessitate information being given to an external agency or disclosed at law).
- **UNBIASED** – All parties involved will have the opportunity to put forward their case and respond to the complaint/allegation. All relevant information will be collected and considered.
- **FREE FROM VICTIMISATION** – No action of any kind will be initiated by any individual, or any individual be involved with the complaint unless they have a designated role in the complaint handling process.
- **FREE FROM CONSEQUENCES** – An individual making a Disclosure will be protected from any form of harassment and/or, recrimination, both at the time of the investigation and subsequent to the incident, that occurs in connection with the protected Disclosure. This includes any potential actions that may disadvantage the individual in the workplace, including demotion or dismissal.
- **TIMELY** – All Disclosures will be dealt with as quickly as possible to ensure effective resolution and to minimise disruption and undue stress to the individuals involved. Timelines for review, investigation and remediation will be determined based on the complexity of the Disclosure, if it involves numerous parties and/or covers differing geographical locations. Feedback will be provided to the whistleblower as to the progress and outcomes from their Disclosure, subject to any privacy considerations.

6.2 Investigation Process

The following process will be followed in investigating any Disclosure -

- Where a disclosure is made to an eligible recipient, the recipient will compile the initial details of the Disclosure and provide this to the Head of People Capability and Culture.
- The Head of People Capability and Culture will review and determine if the Disclosure falls within the scope of this Policy.
- Where a disclosure is made via Stopline, they will compile the initial report and assess whether it falls within the scope of this Policy. If it qualifies, the report will be provided to the Head of People Capability and Culture and/or the Chief People Officer for investigation.
- Where a Disclosure is considered to be of a serious nature, it will be referred to PNL's Whistleblower Management Committee (WMC) comprising:
 - Chief People Officer (Chair);
 - Chief Risk Officer; and
 - General Manager Governance and Company Secretary

6.3 Role of the Whistleblower Committee

- The WMC will meet as required to:
 - Review the information submitted by the whistleblower and determine the extent of the investigation required and who will conduct the investigation.
 - Formulate the terms of reference of any investigation and gain approval from the CEO (or Chairman in the event the qualifying Disclosure relates to the CEO).
 - Appoint the individual responsible for conducting the investigation (Whistleblower Investigation Officer), which depending on the circumstances may include appointing an external party if deemed appropriate.
 - Consider whether, due to materiality or the nature of the Disclosure the report needs to be referred to an external agency (i.e. ASIC, APRA, ATO).
 - Oversee the conduct of the investigation and report the outcome to the CEO (or Chairman in the event the Disclosure relates to the CEO) and the internal source, if applicable.
- It is acknowledged that the Whistleblower Investigator Officer may be required to appoint further Investigators to ensure an effective investigation.

The WMC Chair will report as required to the CEO (or Chairman in the event the qualifying Disclosure relates to the conduct of the CEO).

6.4 Communication and Feedback

- A member of the WMC will be designated to provide feedback to the whistleblower regarding the investigation's progress and/or outcome, as appropriate.
- Where the initial Disclosure is made externally to Stopline, the Head of People Capability and Culture will provide feedback regarding the investigation's progress and/or outcome to Stopline for them to update the whistleblower, as appropriate.

6.5 Human Rights and Modern Slavery Disclosures

- Where the Disclosure is in relation to a Human Rights or Modern Slavery grievance of a third party supplier, contractor or other party in which PNL holds a business relationship with, the investigation will be referred to the Procurement Working Group (PWG) procurement@pnbank.com.au comprised of:
 - Senior Manager Procurement;
 - Manager Corporate Assets;
 - Corporate Services & Compliance Officers;
 - Chief Risk Officer;
 - General Manager Governance and Company Secretary; and
 - Relevant Contract owner.
- Investigation by the PWG may include consultation with external human rights experts for guidance.
- The PWG will engage directly with the suppliers/third parties and where desirable and possible, interview and/or discuss with relevant stakeholders. Where necessary, additional data will be collected to substantiate the validity of the grievance and if appropriate to the investigation, the PWG will encourage the supplier to engage directly with the party who lodged the grievance and any other parties adversely impacted.

7. Resolution and Monitoring

PNL prioritises dialogue and mediation wherever possible. Appropriate remediation for resolved Disclosures will be specific to the issue the Disclosure relates to and may include policy or procedure change, training and awareness, disciplinary action, performance management, restitution, rehabilitation, financial or non-financial compensation, and the prevention of harm through corrective actions that mitigate repetition. All remediation plans will include:

- Actions needed to remediate the harm caused to both the party who raised the Disclosure and to any other rights holders;
- Actions to prevent or mitigate adverse impacts or breaches in future; and
- A schedule for monitoring the implementation of the plan.

7.1 Disclosures relating to PNL's Operations

Where PNL's own operations are found to have caused or contributed to the impacts of the disclosed issue, the WMC will collaborate with relevant stakeholders to devise an appropriate remediation plan.

7.2 Disclosures relating to Third Parties

Where a third party is found to have caused or contributed to adverse impacts or the breach, the WMC (or PWG in the case of human rights and modern slavery Disclosures) will collaborate with all relevant stakeholders to provide input to the relevant third party in development of an appropriate remediation plan.

If a third party appears unwilling or unable to develop and adequately implement the proposed remedy the PNL committee or working group managing the Disclosure will also provide a report to the Executive Committee to inform management of decisions that may be made in relation to the third party. Management decisions may include:

- Suspension or termination of supplier or other contracts / agreements / relationships / investments;
- Collaboration with other entities to increase leverage to address Disclosures involving third parties; and
- Engaging multi-sector initiatives.

8. Support for the Whistleblower

Where an employee makes a Disclosure under this Policy they are entitled to support from the Bank. In addition, PNL's Employee Assistance Program services will be available to all employees affected by the Disclosure, should they require that support.

The Head of People Capability and Culture is the appointed Whistleblower Support Officer to assist any individual who makes a Disclosure. It is the Whistleblower Support Officer's responsibility on behalf of PNL to ensure the welfare and rights of the whistleblower are protected.

Additional resources can be found here:

- <https://www.asic.gov.au/about-asic/asic-investigations-and-enforcement/whistleblowing/guidance-for-whistleblowers/>

9. Protection of Impacted Employees

9.1 Confidentiality

The Whistleblower Investigation Officer and any Investigator must take reasonable steps to protect the confidentiality of the person who is the subject of the report during the assessment and investigation process. If an investigation does not substantiate the whistleblower concern, the fact that the investigation has been carried out, the results of the investigation, and the identity of the person who is the subject of the report are all to be kept confidential.

9.2 Fair Treatment and Information sharing

Subject to any privacy, confidentiality and other legal considerations, if the Whistleblower Investigation Officer conducts an investigation they or any Investigator will make sure that the person who is the subject of the investigation:

- is informed of the substance of any allegations;
- is entitled to respond to any allegations;
- has their position or circumstances set out fairly in any report by the Whistleblower Support Coordinator and Investigator; and
- is informed of the outcome of any investigation.

9.3 Support for Implicated Individuals

PNL also recognises that a person who is the subject of a whistleblower concern should be supported during the handling and investigation of a report.

Employees who are the subject of a report are encouraged to make use of the Employee Assistance Program at any time. They may also contact the Whistleblower Support Officer, who may appoint an independent support person from the People and Culture team to assist in managing the employees' health and wellbeing.

10. Whistleblower Appeal Process

Where the individual who has made a Disclosure is not satisfied with the outcome of the investigation that has been conducted by the WMC, the below process will be followed:

- The individual who made the Disclosure is to advise the Head of People Capability and Culture in capacity of the Whistleblower Support Officer, or eligible recipient if the Whistleblower Support Officer role is not in place, that they are not satisfied with the outcome of the investigation and formally state the reasons / concerns in writing (the **Appeal**).
- Where the initial Disclosure was made to Stopline, the individual who made the Disclosure is to advise Stopline that they are not satisfied with the outcome of the investigation and formally state the reasons / concerns. Stopline will then compile this information and provide to the Head of People Capability and Culture and/or the Chief People Officer.
- The recipient of the Appeal is to escalate the information to the CEO (or Chairman in the event that the Disclosure relates to the CEO).
- CEO (or Chairman in the event that the Disclosure relates to the CEO) is to appoint an external Independent Officer who was not involved in the handling or investigation of the Disclosure to seek counsel and conduct a review into the investigation that occurred and the details of the Appeal.
- The review outcomes following the Appeal may include;
 - A decision not to reopen the investigation and to conclude the review if the Independent Officer finds the investigation was conducted properly, or new information is either not available or would not change the findings of the investigation; or
 - A re-investigation of the original Disclosure; or
 - An assessment of the rigour and intensity of the investigation that was performed.
- The review findings are to be presented to the Board.
- It is noted that the person who has made the Disclosure may choose to lodge a complaint with the regulator, such as ASIC, APRA or the ATO, if they are not satisfied with the outcome of the WMC investigation.

11. Appendices

11.1 Appendix A – Roles & Responsibilities

Role	Responsibilities
Board	• Approve this Policy.
Risk Committee	• Provide Whistleblower updates to the Board where relevant via the Risk Committee Chair updates, or through publication of the RC minutes within the Board papers and Portal. • Receive reporting in respect of the performance of the Whistleblower Policy, including Whistleblower reports, as applicable.
Whistle-blower Management Committee (WMC)	• Review the information submitted by the whistleblower and determine the extent of the investigation required. • Formulate the terms of reference of any investigation and gain approval from the CEO (or Chairman in the event the qualifying Disclosure relates to the CEO). • Appoint the individual responsible for conducting the investigation (Whistleblower Investigation Officer), which depending on the circumstances may include appointing an external party, if appropriate. • Consider whether, due to materiality or the nature of the Disclosure the report needs to be referred to, and report to that an external agency (i.e., ASIC, APRA, ATO), as required. • Oversee the conduct of the investigation and report the outcome to the CEO (or Chairman in the event the Disclosure relates to the CEO) and the internal source, if applicable. • Provide feedback to the whistleblower regarding the investigation's progress and/or outcome, as appropriate.
Chief Executive Officer	• Approve the terms of references of a Whistleblower investigation. • Receive reports from the Whistleblower Management Committee on the status of a Whistleblower complaints and investigations.
Chief People Officer	• Chair of the Whistleblower Management Committee. • Oversight of the development, implementation, and maintenance of this Policy. • Provide reporting to the CEO (or Board Chair) on Whistleblower Disclosures and investigations, as relevant. • Provide appropriate challenge to ensure adherence to Whistleblower Policy requirements across the business.

Role	Responsibilities
	Develop, implement, and oversee the management and operation of the underlying Whistleblower procedures.
Executive	- Receive Whistleblower Disclosures and escalate to the Head of People Capability and Culture. - Maintain the confidentiality of individuals that make a Whistleblower Disclosure, in accordance with this Policy.
Head of People Capability and Culture	- Receive Whistleblower Disclosures and escalate to the Whistleblower Management Committee. - Determines whether a Disclosure falls within the scope of this Policy. - Maintains the confidentiality of individuals that make a Whistleblower Disclosure, in accordance with this Policy. - Appointed as the Whistleblower Support Officer. - Protects the welfare and rights of the Whistleblower.
Procurement Working Group (PWG)	- Receive whistleblower Disclosures relating to human rights and modern slavery grievances relating to PNL's third party suppliers from the WMC or directly from whistleblowers via the procurement@pnbank.com.au inbox. - Engage with external human rights experts for guidance depending on the nature and severity of the Disclosure made. - Engage with the third party, where appropriate. - Report the progress and outcome to the WMC. - Provide feedback to the whistleblower regarding the investigation's progress and/or outcome, as appropriate.
All employees	- Operate in alignment with this Policy. - Make Whistleblower Disclosures in accordance with this Policy, if applicable.