Whistleblower Policy and Procedure

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1	2.12.2020	Chief Risk Officer	Policy rewrite	Final
2	31.05.2022/ 01.06.2022	Chief Risk Officer	Incorporate Human Rights Grievance Policy content and adopt the previous RACT Policy as a Group Whistleblower Policy	Final
3	May 2024	Compliance Manager	Combine Policy and Procedure into single document. Edits to improve readability and navigation	Final
4	June 2026	Compliance Manager	Minor changes to enhance compliance with RG 270, improve clarity and correct typos.	Final

Purpose

The purpose of this Policy is to:

a) Demonstrate RACT's commitment to conducting business ethically and in accordance with relevant laws;

b) establish an open and transparent framework for reporting and investigating Reportable Conduct, as defined in section 1.1 of this policy, that aligns with RACT's high ethical standards;

c) encourage employees and other protected persons to report conduct that does not meet out ethical standards;

d) provide those reporting Reportable Conduct with confidence that the matter will be thoroughly investigated, and they will be protected throughout the process

e) detail how RACT ensures procedural fairness to those implicated in reportable conduct under this policy; and

f) demonstrate RACT's commitment to raising awareness about human rights issues throughout its

workplaces and taking appropriate steps to address human rights issues including by providing a human rights grievance mechanism through this policy.

Application

This Policy applies to the reporting of Reportable Conduct as defined in section 1 of this policy in relation to RACT and its related entities, or an officer or employee of RACT and its related bodies corporate.

This Policy does not cover personal work-related grievances as defined in the Definitions section of this Policy. Unless the personal work-related grievance also meets the criteria of a whistleblowing report it does not qualify for the whistleblowing protections. Refer to the Grievance, Conflict and Complaint Resolution Policy and Procedure for the management of personal work-related grievances.

Under this Policy, reports may be made by the following:

- current and former RACT officers, including directors and company secretaries;
- current and former RACT employees;
- current and former RACT consultants, secondees and volunteers;
- current and former RACT contractors, suppliers and their employees; and
- relatives or dependants of the above (or their spouses).

A copy of this Policy is available on our intranet, and the RACT external internet site. A copy can also be requested from People & Culture or from the Chief Risk Officer.

Policy Statement

1. What can be reported under this Policy

1.1. Conduct which can be reported and dealt with by this Policy ('Reportable Conduct') includes the following:

- dishonest, fraudulent, or corrupt conduct (including dishonestly altering or using company records or data, unauthorised disclosure or use of confidential information, bribery, misuse of authority);
- illegal conduct (including theft, violence, harassment, intimidation or criminal damage);
- conduct that represents a danger to the public, RACT officers or employees (including unsafe work practices, environmental damage or health risks);
- conduct that represents a danger to the financial system or contravenes financial services related legislation or regulations;
- breaches of RACT Code of Conduct or other RACT policies;
- conduct that may cause financial or non-financial loss to RACT, damage to its reputation or be otherwise detrimental to RACT's interests; or

- misconduct or an improper situation or circumstances including in relation to the tax affairs of RACT or a related entity; or
- constitutes an offence against, or a contravention of, a provision of any of the following Commonwealth laws:
    i. Corporations Act 2001;
    ii. the ASIC Act 2001;
    iii. the Financial Sector (Collection of Data) Act 2001;
    iv. the Insurance Act 1973;
    v. the National Consumer Credit Protection Act 2009;
    vi. Modern Slavery Act 2018;
    vii. an instrument made under an Act referred to in any of subparagraphs (i) to (vi);
- conduct that constitutes an offence against any other law of the Commonwealth that is punishable by imprisonment for a period of 12 months or more; or
- misconduct that is prescribed by regulation

While not necessarily included under Whistleblower legislation other matters of consequence may be reported though the Whistleblower process.

1.2 Persons reporting information about Reportable Conduct ('Reported Information') must have reasonable grounds to suspect that the unethical, illegal, fraudulent or undesirable conduct (including conduct outlined in 1.1) has occurred. This means there should be a reasonable basis for these suspicions, which is more than a feeling, opinion or assumption. A Whistleblower can still qualify for protection even if the information they disclose turns out to be incorrect, as long as the disclosure was made in good faith. If it is found that there is no reasonable basis for reporting the information action may be taken against the person making such a report

2. How to make a report

2.1 Under this Policy, reports can be made to the following eligible recipients ('Recipients'):

- RACT's external Whistleblower hotline - RACT Integrity Hotline (see Appendix A)
- RACT directors, members of the Executive Leadership Team or to any General Manager
- RACT's Auditors, Actuary or Legal Advisors

Reports are accepted in a variety of methods including, in writing, over the phone or in person (including requesting a meeting outside of RACT premises/places of work). Reportable Conduct can also be disclosed to the Australian Securities and Investments Commission (ASIC), the Australian Prudential Regulation Authority (APRA), or another Commonwealth body prescribed by regulation.

2.2 **Anonymous Reports**

Reporting of information can be made anonymously and will be investigated in accordance with this policy. It is noted where an anonymous report is made this may limit RACT's ability to fully investigate the

conduct. Therefore, it is suggested that persons who wish to remain anonymous maintain ongoing two-way communication with RACT (via the Recipient of Reported Information where possible), so RACT can ask follow-up questions or provide feedback.

2.3 **Obtaining information about eligibility for protection**

Prior to making a formal disclosure, a person wishing to report a matter can obtain additional information from the Whistleblower Protection Officer or the Whistleblower Investigations Officer. Refer to the Definitions section of this Policy for contact details of the Whistleblower Protection Officer and the Whistleblower Investigations Officer. A person may also seek their own independent legal advice at their own expense.

2.4 **Public Interest or Emergency Disclosures**

A Public Interest Disclosure or an Emergency Disclosure can be disclosed to a journalist or a parliamentarian under certain circumstances defined in Definition section below. However, the Whistleblower is encouraged to seek independent legal advice prior to making a Public Interest Disclosure or an Emergency Disclosure.

3 Obligations of a Recipient receiving information from a Whistleblower

3.1 The Recipients of Reported Information must always keep confidential:

- the identity of the person who disclosed the Reported Information to them; and
- all information that is likely to lead to the person being identified,

unless the person consents to their identity being disclosed or the limitations on disclosure outlined in Section 4.1 apply.

3.2 Disclosing the identity of a person who reported Reportable Conduct will be a breach of this policy, may be illegal and will be treated as a serious disciplinary matter.

3.3 A Recipient of Reported Information under this Policy must report to the Whistleblower Protection Officer or Whistleblower Investigation Officer. The Recipient may provide information reasonably necessary for the purpose of investigating the matter but must take all reasonable steps to reduce the risk that the Whistleblower (i.e., the person reporting Reportable Conduct under this Policy) will be identified.

4 Information to be treated confidentially

4.1 All Reported Information under this Policy will be treated as confidential, unless any of the following apply:

- it is reasonably necessary for the purpose of investigating the matter; all reasonable steps will be taken to reduce the risk that the Whistleblower will be identified;
- the information is disclosed to obtain legal advice or representation;
- the disclosure is required by law (for example where RACT needs to disclose this information to an external regulator or RACT is ordered to do so by a court);
- the information is provided to APRA, ASIC or a member of the police;
- it is to prevent a serious and imminent threat to life, health or property; or

- the disclosure is made with the consent of the Whistleblower.

4.2 Measures to protect anonymity of a Whistleblower include but are not limited to the following:

- Communication with the Whistleblower will be conducted via RACT Integrity Hotline (if the Whistleblower has reported the matter through RACT Integrity Hotline and provided their contact details to RACT Integrity Hotline). For matters reported via other Recipients, communication will be conducted via the other Recipients or the Whistleblower Protection Officer.
- All personal information or reference to the Whistleblower witnessing an event will be redacted from communications.
- The Whistleblower will be referred to in a gender-neutral context.

A Whistleblower may adopt a pseudonym for the purpose of their disclosure (this being appropriate in circumstances where the discloser wishes to remain anonymous).

5 Whistleblower's rights and protection

5.1 Eligibility for Protection

A person who discloses a Reportable Conduct under this Policy qualifies for protection under the Whistleblower Legislation (as defined in the Definitions section below) if they are a person defined in Applications section above to which this Policy applies and:

- they have made a disclosure of a Reportable Conduct directly to a Recipient listed in Section 3.1 (whether anonymously or not);
- they have made the disclosure to a legal practitioner for the purposes of obtaining legal advice or legal representation about the operation of the Whistleblower Legislation (as defined in the Definitions section of this Policy) (even if the legal practitioner concludes that a disclosure does not relate to a 'Reportable Conduct'); or
- they have made a Public Interest Disclosure or an Emergency Disclosure

A Whistleblower can still qualify for protection even if their disclosure turns out to be incorrect as long as the disclosure was made in good faith and not vexatiously.

Except for the personal work-related grievances listed in the Definitions section of this Policy, a personal work-related grievance may still qualify for protection under the *Whistleblower Legislation* if:

- it includes information about misconduct, or information about misconduct includes or is accompanied by a personal work-related grievance (mixed report);
- RACT has breached employment or other laws punishable by imprisonment for a period of 12 months or more, engaged in conduct that represents a danger to the public, or the disclosure relates to information that suggests misconduct beyond the Whistleblower's personal circumstances;
- the Whistleblower suffers from or is threatened with detriment for making a disclosure; or
- the Whistleblower seeks legal advice or legal representation about the operation of the Whistleblower protections under the *Whistleblower Legislation.*

5.2 Protection from Detrimental Action

Persons who disclose Reportable Conduct under this Policy will be protected from detrimental action (as defined in the Definitions section below) resulting from their disclosure through the mechanisms outlined in this Policy. If there are reasonable grounds to believe that detrimental action has occurred or is likely to occur, this should be immediately reported to the Whistleblower Protection Officer for appropriate action.

Any person who is found to have subjected a person to detrimental action because of their disclosure of Reportable Conduct under this Policy will be subject to disciplinary or remediation action (which may include termination of employment or termination of contracts).

5.3 Support for Whistleblowers

In addition to Section 5.2, support and practical protection available to a Whistleblower include but are not limited to the following:

- Disclosures will be handled and investigated by suitably qualified investigation staff.
- All paper and electronic documents and other material relating to disclosures will be stored securely.
- Access to all information relating to a disclosure will be limited to those directly involved in managing and investigating the disclosure.
- Only a restricted number of people who are directly involved in handling and investigating a disclosure will be made aware of a Whistleblower's identity or information that is likely to lead to the identification of the discloser (subject to the Whistleblower's consent).
- Each person who is involved in handling and investigating a disclosure will be reminded about the confidentiality requirements, including that an unauthorised disclosure of a Whistleblower's identity may be a criminal offence.
- Processes for assessing the risk of detriment against a Whistleblower and other persons (e.g., other staff who might be suspected to have made a disclosure) will commence as soon as possible after receiving a disclosure.
- Actions necessary to protect the Whistleblower will be determined and implemented, this may include secondment to another role whilst the investigation is undertaken or approval of a leave of absence.
- For Whistleblowers who are current employees of RACT access to our Employee Assistance Program.
- Whistleblowers who are not current employees of RACT will be provided details of external support services such as Lifeline (Ph: 13 11 14) or Beyond Blue (Ph: 1300 224 636).

5.4 Escalation of Issues

If a Whistleblower who made a report under this Policy believes their report has not been sufficiently dealt with, their confidentiality has been breached, or that they are not receiving adequate protection they may raise the concern with the original Recipient, RACT Integrity Hotline, the Whistleblower Protection Officer, the GCEO or the Board Risk Committee (BRC) Chair.

A Whistleblower may seek independent legal advice or contact regulatory bodies, such as ASIC, APRA, or the ATO, if they believe they have suffered detriment and may be entitled to legal remedies such as compensation. A Whistleblower is encouraged to seek independent legal advice prior to seeking compensation or other remedies through the courts.

5.5 **Other legal protections**

A Whistleblower (or any other affected person) may seek compensation and other remedies through the courts if they suffer loss, damage or injury as a result of a disclosure, and RACT failed to take reasonable precautions and exercise due diligence to prevent that detrimental conduct. Whistleblowers are encouraged to seek independent legal advice before pursuing compensation or other remedies.

A Whistleblower is protected from civil liability (such as an action for breach of a duty of confidentiality), criminal liability (such as prosecution for unlawfully releasing information), and administrative liability (such as disciplinary action) arising from their disclosure. These protections do not grant immunity for any misconduct the Whistleblower has engaged in that is revealed by their disclosure.

6 How will matters be investigated

6.1 All reports made under this Policy will be escalated to the Whistleblower Protection Officer as soon as possible and within 2 business days of receipt, who will assess the appropriate actions to be taken including whether the disclosure qualifies for protection under the Whistleblower Legislation and whether a formal in-depth investigation is required.

6.2 An objective, fair and independent investigation will be conducted under the coordination of the Whistleblower Investigation Officer to determine whether there is enough evidence to substantiate or refute the matter reported. Where the Whistleblower Investigation Officer is conflicted or implicated in the report the GCEO or President of the Board will appoint an alternate Whistleblower Investigation Officer. At the conclusion of the investigation, an investigation report will be provided to the Whistleblower Protection Officer which outlines outcomes and recommended actions.

6.3 The timing of an investigation will depend on a number of factors however reasonable efforts will be made to complete the investigation within 60 days of receipt of the report.

6.4 Persons who disclose Reportable Conduct under this Policy will be kept informed of outcomes because of their disclosure (if their identify has been provided). The frequency and timeframe may vary depending on the nature of the disclosure. There may be circumstances where it may not be appropriate to provide details of the outcome to the Whistleblower. Where possible updates will be made via the Whistleblower's preferred methodology (e.g., RACT Integrity Service, via the Whistleblower Protection Officer or the person who received the report).

6.5 **Treatment of those implicated in a Whistleblowing Report**

RACT officers and employees who are included in reports made under this Policy, or to whom such reports relate, will be treated fairly. This will include appropriate interim measures while the investigation is being conducted, as well as confidentiality, procedural fairness and natural justice as part of the investigation process.

When handling reported matters the investigation team, the Whistleblower Protection Officer and Whistleblower Investigation Officer will apply the principles of natural justice by undertaking the following:

- ensuring the person who is subject to the disclosure knows the allegations made against them and has been given the right to respond.
- ensuring the person who is subject to the disclosure has the right to supply, put forward and produce any material which may influence the outcome of the investigation and have their defence fairly considered in reaching an outcome.
- taking reasonable steps to ensure the confidentiality of the person against whom the disclosures are made throughout the investigation process.
- ensuring that all relevant parties to a matter are heard and all submissions are considered.
- not making a decision until all reasonable enquiries have been made.
- ensuring all proceedings are carried out fairly and without bias.
- ensuring any other appointed investigators are impartial in assessing the credibility of the discloser and witnesses.

6.6 **Measures to maintain the confidentiality of Whistleblower's identity**

Persons who disclose Reportable Conduct under this Policy can refuse to answer questions that they feel could reveal their identity at any time, including during follow-up conversations.

As part of the investigation process, and having regards to Section 5.1 above, information that is likely to lead to the identification of the Whistleblower will not be disclosed without the Whistleblower's consent unless:

- the information does not include the Whistleblower's identity;
- information relating to the Whistleblower's identity or other information that is likely to lead to the identification of the Whistleblower is removed (e.g., the Whistleblower's name, position title and other identifying details); and
- it is reasonably necessary for investigating the issues raised in the disclosure.
- RACT may not be able to undertake an investigation if it is not able to contact the Whistleblower (for instance if a disclosure is made anonymously and the Whistleblower has refused to provide, or has not provided, a means of contacting them).
- The Whistleblower will be provided with regular updates if the Whistleblower can be contacted (including through anonymous channels). The frequency and timeframe of this update will vary depending on the nature of the Reportable Conduct.

7 Reporting and Monitoring

RACT will record information and actions in relation to Whistleblower matters in the RACT Integrity Hotline reporting system. RACT Integrity Hotline will provide relevant reports to RACT which will include:

- the number of whistleblower matters reported;
- the classification of whistleblower matters; and
- the status of investigations.

All Whistleblowing reports will be escalated to the Board for review. The reports will be presented in such a way as to maintain the confidentiality of the Whistleblower.

The Chief Risk Officer is responsible for monitoring the effectiveness of the whistleblower program including, report volumes, report channel usage, investigation timeframes and awareness of protections. Monitoring may include requesting feedback on the operation and effectiveness of this policy through methods such as employee surveys, interviews or post investigation reviews on an ad hoc basis.

8 Training and Accessibility

This Policy will be made available to all employees and officers via the Navigator Group Policies page and on the RACT website.

External parties may request a copy of this Policy which will be provided to them free of charge.

All staff will be made aware of this policy through mandatory LMS module content (not a stand-alone module) on induction and then on a biennial basis. Directors and employees who are eligible recipients of whistleblowing reports will receive training on identifying and escalating any reports they may receive.

Other training on this Policy will be made available on request or in accordance with identified needs by the Compliance Team.

Roles & Responsibilities

Role	Responsibilities
RACT Boards	Delegates to the Board Risk Committees oversight of the effectiveness of RACT's Whistleblower program, including approval of this Policy.
Board Risk Committees (BRC)	• The BRC will have oversight on reported matters and investigation outcomes through the reports received from the CRO and/or Whistleblower Protection Officer. • Annual reporting on the compliance and effective operation of the Whistleblower Program; and • Reports, as required, on outcomes from independent reviews on the design and operating effectiveness of the Whistleblower Program in compliance with legislative and other requirements.
Group CEO and Executive Leadership Team	• Encouraging and creating an open, transparent, and safe working environment by setting appropriate tone at the top. • Ensuring employees are aware of this Policy; • Supporting and actively promoting the reporting of matters; and • Reviewing and escalating any actual or possible Whistleblower Reports reported to them in accordance with this Policy.

Role	Responsibilities
Chief Risk Officer	• Where not conflicted the CRO is responsible for the design and operating effectiveness of the RACT Whistleblower Program and acts as the Whistleblower Investigation Officer. This includes: ○ Being a point of contact for all reports which meet the requirements of this Policy (along with the Whistleblower Protection Officer). ○ Establishing an appropriately qualified and skilled investigation team. ○ Ensuring appropriate reporting channels are in place and operating for disclosures that qualify for protection under this Policy. ○ Ensuring provision of relevant protection to Whistleblower's and any impacted employees under this Policy. ○ Ensuring appropriate and confidential investigations are conducted (with adequate resources) into any matters reported under this Policy, and that outcomes from these investigations are appropriate and implemented. ○ Coordinating the prompt investigation of matters reported under this Policy, including ensuring the appointment of a qualified and skilled cross-functional Investigations team and maintenance of confidentiality throughout the investigation. ○ Ensuring that an effective training plan is implemented in relation to this Policy. ○ Implementing monitoring, assurance, and continuous improvement in relation to the Whistleblower Program and this Policy; and ○ Providing an annual summary of all reported matters under the Whistleblower Program and the way in which they were addressed to the RMC year, or more frequently if required.
All RACT Officers, Employees, Contractors, and Agents.	Where there are reasonable grounds, report suspected incidences of Reportable Conduct, in accordance with this Policy.

Definitions

Term	Definition
Personal work-related grievances	Matters dealt with in line with the RACT Grievance Conflict and Complaint Resolution Policy and Procedure, for example: • An interpersonal conflict between the discloser and another employee. • A decision relating to the engagement, transfer, or promotion of the discloser. • A decision relating to the terms and conditions of employment or engagement of the discloser. • A decision to suspend or terminate the engagement of the discloser, or otherwise to discipline the discloser. • A decision that does not involve a breach of workplace laws
Detrimental Actions	Includes, without limitation, the following actions taken against a person disclosing information under this Policy: • Dismissal of an employee. • Injury of an employee in his or her employment. • Alteration of an employee's position or duties to his or her disadvantage. • Discrimination between an employee and other employees of the same employer. • Harassment or intimidation of a person. • Harm or injury to a person, including psychological harm. • Damage to a person's property. • Damage to a person's reputation. • Damage to a person's business or financial position. • Any other damage to a person. The following actions would not be a detrimental action: • administrative action that is reasonable for the purpose of protecting a Whistleblower from detriment (for instance moving a Whistleblower who has made a disclosure about their immediate work area to another area to prevent them from detriment); and • managing a Whistleblower's unsatisfactory work performance, if the action is in line with RACT's performance management framework.

Term	Definition
Emergency Disclosure	The disclosure of information to a journalist or parliamentarian, where: a) the Whistleblower has previously made a disclosure of the information to ASIC, APRA or another Commonwealth body prescribed by regulation. b) the Whistleblower has reasonable grounds to believe that the information concerns a substantial and imminent danger to the health or safety of one or more persons or to the natural environment. c) before making the emergency disclosure, the Whistleblower has given written notice to the body in a (i.e., the body to which the previous disclosure was made) that: i. includes sufficient information to identify the previous disclosure; and ii. states that the Whistleblower intends to make an emergency disclosure; and d) the extent of the information disclosed in the emergency disclosure is no greater than is necessary to inform the journalist or parliamentarian of the substantial and imminent danger.
Public Interest Disclosure	The disclosure of information to a journalist or parliamentarian, where: a) at least 90 days have passed since the Whistleblower made the disclosure to ASIC, APRA or another Commonwealth body prescribed by regulation. b) the Whistleblower does not have reasonable grounds to believe that action is being, or has been taken, in relation to their disclosure. c) the Whistleblower has reasonable grounds to believe that making a further disclosure of the information is in the public interest; and: d) before making the public interest disclosure, the Whistleblower has given written notice to the body in a (i.e., the body to which the previous disclosure was made) that. i. includes sufficient information to identify the previous disclosure; and ii. states that the Whistleblower intends to make a public interest disclosure.
Whistleblower Protection Officer	Sarah Sealy, Partner, HWL Ebsworth, Lawyers
Whistleblower Investigation Officer	Chief Risk Officer

Term	Definition
Whistleblower Legislation	Whistleblower Legislation means the legislation that outlines the requirements for accepting and handling whistleblower reports including Corporations Act 2001, Taxation Administration Act 1993, Banking Act 1959, Insurance Act 1973, Superannuation Industry (Supervision) Act 1993

Key Associated Documents

Document Name	Description
Whistleblower Legislation	*Part 9.4AAA – Protection for Whistleblowers Corporations Act 2001 (Cth)*
Fraud and Corruption Control Policy	Sets out measures to protect any individual who reports unacceptable behaviour and provides the means to report events anonymously.
Fraud and Corruption Control Procedure	Outlines the method of reporting and investigating fraud and corruption procedures.
Code of Conduct Policy	Defines the ethical framework that governs the personal and professional behaviour of RACT officers and employees.
Fit and Proper Policy	Policy for the assessment of Responsible Persons to ensure they are Fit and Proper.
Grievance, Conflict and Complaint Resolution Procedure	Procedure to resolve workplace grievances, conflicts, and complaints.
Whistleblower Protected Disclosure Form	Form for other recipients of Whistleblower reports to complete with the details of a disclosure reported to them.
Workplace Behaviour Policy	Policy that outlines how all employees, agents, contractors, and consultants working for, on behalf of, the RACT Group understand their obligations regarding workplace behaviour.

Appendix A: Reporting Channels

1. External Reporting Service (RACT Integrity Hotline)

RACT Integrity Hotline's RACT Integrity Hotline is an independent and confidential service that operates 24 hours a day, 365 days a year. The RACT Integrity Hotline will take full details of your concerns via telephone, mail, email, fax, or website and forward those to the independent Whistleblower Protection Officer.

Phone: 1800 774 387

Website & Online Reporting Form: www.RACTintegrityhotline.deloitte.com.au

Email: RACTintegrityhotline@deloitte.com.au

Fax: (03) 9882 4480

2. Other Recipients

RACT Integrity Hotline is RACT's preferred method for reporting Whistleblower matters however Whistleblower's can also elect to make reports directly to any RACT Director or Executive Leadership Team member. A list of current ELT and directors is available on the RACT website

Reports can also be made to any auditor, actuary, or legal advisor engaged by RACT.