Whistleblower Protection Policy

Why we have this policy

It's important that our people feel supported and encouraged to speak up against actual or suspected improper conduct. This policy helps us do this by outlining what it means to make a whistleblower report, and an overview of the process involved.

The Whistleblower Protection Policy helps us to:

- manage and reduce the risk of improper conduct in connection with Australian Unity
- support all potential whistleblowers to freely raise concerns about actual or suspected improper conduct, without fear of reprisal
- comply with Whistleblower Laws, including those under the Aged Care Act, and
- reinforce and protect our values of Bold, Warm and Honest, and the principles of our Code of Conduct.

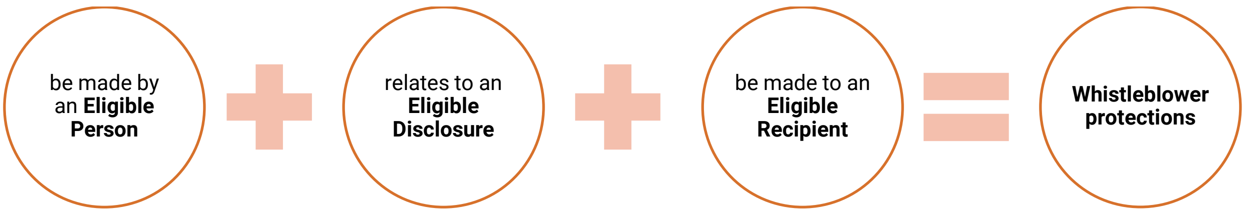
> Whistleblower Protection Laws can differ slightly across the industries in which we operate. For example, Whistleblower Laws operate slightly differently for Aged Care Act disclosures. Where this occurs, this policy will identify key differences.

Who it applies to

This policy applies to Eligible Persons and Eligible Recipients, as defined in this policy.

Policy detail

For a report to qualify for protection under this policy, it must:



Who is an Eligible Person?

For Disclosures relating to the Aged Care Act, an Eligible Person is **any** individual.

For any other Disclosures, an Eligible Person is an individual who is or has been:

- an officer or employee[1] (full-time, part-time, permanent or casual) of Australian Unity, which includes directors, other officers, employees, associates, contractors and volunteers
- a supplier of services or goods to Australian Unity (paid or unpaid), or an employee of someone who supplies services or goods to Australian Unity, including a contractor or volunteer, or
- a relative or dependent of an officer or employee of, or supplier of services or goods to Australian Unity.

[1] Applies to employees of all Australian Unity entities, except where a subsidiary uses an alternative policy approved by Group Executive – Governance. Excludes entities in which Australian Unity has a minority investment position.

What is an Eligible Disclosure?

Matters eligible for disclosure are broadly defined as misconduct or an improper state of affairs or circumstances, that is **not** a personal work-related grievance.

The misconduct usually relates to the conduct of employees, but it can also relate to the actions of a third party, such as a customer, supplier or service provider of Australian Unity.

An Eligible Person must have reasonable grounds to suspect the misconduct has occurred to fall within this Policy.

Disclosures eligible for protection must relate to **any of the following:**

- Anything that leads you to reasonably believe that we may have contravened the Aged Care Act (**Aged Care Disclosures**)
- Illegal activity, including theft, selling drugs, criminal damage, violence, insider trading, insolvent trading, or sexual assault
- Dishonest, fraudulent or corrupt behaviour (e.g., offering or accepting a bribe, misappropriating funds, dishonestly altering company records or data for personal or professional gain, abuse or misuse of Australian Unity's property or resources)
- Serious or systemic breaches of internal policy, including the Code of Conduct (e.g., sexual harassment or discrimination)
- Misconduct or improper circumstances relating to the tax affairs of Australian Unity
- Conduct that suggests we have failed to comply with or have breached a legal or regulatory obligation
- Modern Slavery concerns (e.g., proof or suspicion that forced labour, human trafficking, or debt bondage is occurring in our supply chain)
- Conduct that may have a serious negative impact on Australian Unity's members, customers, reputation, interests or financial position (e.g., failing to manage conflicts of interest appropriately, neglecting vulnerable customers), or
- Conduct that represents a danger to employee safety, public safety or to the stability of the financial system (e.g., unsafe work practices, environmental damage, or actions that lead to lack of confidence in the financial system)

What conduct isn't covered by the policy?

Conduct-related matters not listed above aren't covered by this policy and don't qualify for whistleblower protection. This includes **personal work-related grievances** about your employment or former employment, which you should report to your Manager or People & Culture representative.

Personal work-related grievances tend to have implications for you personally and do not have any other significant or broader implications for the Group. They might include:

- interpersonal conflicts between you and a colleague
- concerns about your workload
- concerns about your transfer, promotion or salary
- the terms and conditions of your employment or engagement
- a decision to discipline you or terminate your employment or engagement

Reports about personal work-related grievances may be protected under other legislation, such as the *Fair Work Act 2009*. You may wish to seek legal advice if you're unsure about your rights.

A personal work-related grievance may still qualify for protection under this policy if:

- it is accompanied by an Eligible Disclosure (mixed report)
- the person making the report suffers from or is threatened with Detrimental Conduct for making the report, or
- the person making the report seeks legal advice or legal representation about the operation of the Whistleblower Laws.

Unless relating to the specific matters defined as an Eligible Disclosure, customer complaints are generally not considered an Eligible Disclosure and should instead be reported in line with our Complaints Management Policy. Examples include:

- if you're a customer of our Home Care business and are dissatisfied with the standard of cleaning by a care worker that has completed agreed cleaning tasks
- if you're a resident living in one of our residential aged care homes and you are dissatisfied with the taste of meals
- you're dissatisfied with the performance of a fund you've invested in
- you're dissatisfied with the time taken to process a health insurance claim
- you feel that an Australian Unity employee was rude.

If you are unsure if your Disclosure relates to a contravention of the Aged Care Actor another regulatory obligation, it is best to report it under this Policy.

Who is an Eligible Recipient?

To fall within this policy, an Eligible Person must make their report (**Disclosure**) to an **Eligible Recipient** namely:

- the External Alert Service
- a Whistleblower Protection Officer
- other Eligible Recipients (as identified below)

If you disclose your concerns to the public in any other way, the protections under this policy will not apply.

Before making a Disclosure, you may wish to seek additional information. You can do this by contacting the External Alert Service, a Whistleblower Protection Officer (**WPO**), or an independent legal advisor.

A Disclosure must contain reasonable grounds to suspect an Eligible Disclosure has occurred. Please include all relevant information, including any specifics that will help to assess your Disclosure, such as the names of witnesses and specific evidence. Please also include the words "Whistleblower Disclosure" in your Disclosure, so it's clear you are seeking the protections of this policy.

The form in *Appendix A* can be used to make your report. It has been designed to capture information that assists with investigating your Disclosure.

External Alert Service

We've established an external, independent and confidential External Alert Service managed by Linchpin Legal Management Pty Ltd. We encourage you to make Disclosures via the External Alert Service by:

- email on audisclosure@llm.net.au, or
- calling the Disclosure Hotline on 1300 794 250.

The Hotline operates as a message bank service. A representative from Linchpin will generally call you back within a business day. Disclosures can be made at any time, including outside of business hours.

Whistleblower Protection Officers

We've appointed internal WPOs. They are responsible for the integrity of Australian Unity's whistleblower reporting systems and protecting the people who make Disclosures. They also have responsibilities when receiving Disclosures. The WPOs are:

- the Chief of Audit
- the Group Executive – Governance (General Counsel)

If you are a current employee, you can access their contact information via the Intranet and make a Disclosure in writing, in person or by phone.

For an Eligible Person who is not a current employee, you can make a written Disclosure to a WPO at:

> Whistleblower Protection Officer
> Group General Counsel or Chief of Audit
> Australian Unity
> Level 15, 271 Spring Street
> Melbourne VIC 3000

Other Eligible Recipients (other than Aged Care Disclosures)

You can also make a Disclosure to the following other Eligible Recipients:

- a member of the Australian Unity Executive Committee
- a director or officer of Australian Unity
- Australian Unity's internal or external auditors (including a member of an audit team conducting an audit) or actuaries, or
- Australian Unity's Senior Tax Managers (only for matters of misconduct or improper circumstances relating to tax affairs)

Other Eligible Recipients (Aged Care Disclosures only)

If your disclosure is an Aged Care Disclosure, you can also make your report to one of the following:

Eligible recipient	Contact details
Aged Care Quality & Safety Commission (Commission)	**Email**: info@agedcarequality.gov.au **Call**: 1800 951 822
Department of Health, Disability and Ageing (Department)	**Call**: 1800 020 103
A police officer (non-urgent reports)	(Non-urgent reports) Call: 131 444
An independent aged care advocate	For example: **Senior Rights Services** **Free Call**: 1800 424 079 **Older Persons Advocacy Network (National)**

Eligible recipient	Contact details
	Free Call: 1800 700 600 **Elder Rights Advocacy (ERA) (VIC)** **Free Call**: (03) 9602 3066
External Alert Service	Linchpin Legal Management Pty Ltd **Email**: audisclosure@llm.net.au **Call**: 1300 794 250 *This is an external, independent and confidential external alert service established by Australian Unity and managed by Linchpin Legal Management Pty Ltd. The hotline operates as a message bank service. A representative from Linchpin will generally call you back within a business day. Disclosures can be made at any time, including outside of business hours.*
Other	You can also make an internal disclosure to the following Australian Unity recipients: your Registered Provider, a Responsible Person of your Registered Provider or an Aged Care Worker of your Registered Provider.

If you're reporting to these other Eligible Recipients, you can make the Disclosure in writing, in person or by phone.

Disclosures made to the above Eligible Recipients will still qualify for protection under this policy, however we prefer that you make them directly to the External Alert Service or to the WPOs so we can act quickly. You may be asked to redirect your Disclosure to one of these points of contact.

Public Interest and Emergency Recipients (other than an Aged Care Disclosure)

Disclosures made in the following circumstances will also be treated as Disclosures to an Eligible Recipient:

- an Eligible Disclosure directly to ASIC, APRA, ATO or another Commonwealth body prescribed by regulation
- an emergency Disclosure to a journalist or parliamentarian, provided that a Disclosure was previously made to ASIC, APRA or a prescribed body, with written notice, in line with the requirements in the Corporations Act, or
- a public interest Disclosure to a journalist or parliamentarian, provided that a Disclosure was previously made to ASIC, APRA or a prescribed body, with written notice at least 90 days since the previous Disclosure, in line with the requirements in the Corporations Act

Can I make an anonymous Disclosure?

Yes.

You have the right to make an anonymous Disclosure and still be protected under this policy.

Anonymity means you haven't identified yourself when making your Disclosure. You (and other individuals named in Disclosure) can choose to remain anonymous while making a Disclosure, over the course of the investigation and after the investigation is finalised and you can refuse to answer questions if you feel like it will compromise your anonymity at any time.

However, we encourage you to disclose your identity so we can:

- better support you (this may include applying the right legal protections)
- access the necessary information to assess whether an investigation is required, and
- fully investigate the matter.

If you wish to remain anonymous, we suggest maintaining ongoing two-way anonymous communication so we can ask follow-up questions or provide feedback. If you've made an anonymous Disclosure or do not want your identity to be known, we will take all reasonable steps to remove any potentially identifiable information from your Disclosure before it is assessed.

We must take reasonable steps to preserve the anonymity of any individual named in a Disclosure.

Your identity will be kept confidential even if you don't choose to remain anonymous (see further details below).

What protections apply?

We're committed to making sure Disclosures are managed in line with this policy and the Whistleblower Laws, and that we provide all the required whistleblower protections, including:

- identity protection (confidentiality)
- protection from Detrimental Conduct
- compensation and other remedies, and
- protection from civil, criminal and administrative liability.

Identity protection (confidentiality)

- Australian Unity is obliged to protect the identity of individuals named in a Disclosure. We cannot disclose your identity, or information that is likely to identify you, except in accordance with the following exceptions and to the follow persons:

  General

  - with your consent or the consent of the individual names in a Disclosure
  - disclosure is to a legal practitioner (for the purposes of obtaining legal advice or representation about the Whistleblower Laws)
  - if necessary to lessen or prevent a serious threat to the safety, health or wellbeing of one or more individuals
  - if required by a court, tribunal or Royal Commission
  - if the information was public before the Disclosure was made, provided we did not make the discloser's information public after the Disclosure was received
  - if the information disclosed is likely to identify you (but is not your identity) and it is reasonably necessary for the effective investigation of the matter. In these cases, we take all reasonable steps to reduce the risk that you will be identified from the information

  Other (except under Aged Care Act)

  - ASIC, APRA, the Australian Federal Police or a person or body prescribed by regulation or (for tax-related matters) the Commissioner of Taxation

  Other (under Aged Care Act)

  - Appointed Commissioner or a member of the Commission
  - System Governor or an official of the Department
  - Inspector-General of Aged Care
  - Police officer
  - if the discloser has elected to have their complaint dealt with as a complaint or feedback under the Aged Care Act

We'll protect your confidentiality by:

- using qualified staff to handle and investigate Disclosures
- de-identifying personal information in reports relating to the Disclosure
- using case numbers to identify your Disclosure and/or the investigation
- storing all paper, electronic documents and other materials relating to the Disclosure securely, and
- restricting the number of people who are directly involved in handling and investigating the report. This small group will only be told your identity if you have provided consent.

- You can make a complaint to a Regulator or one of the WPOs if you think your confidentiality has been breached.

Although not necessary for confidentiality protection, you can help us ensure that you confidentiality is protected under this policy by:

- only disclosing your concerns to Eligible Recipients, preferably our External Alert Service or our WPOs, and
- making it clear when you are making a 'Whistleblower Disclosure' when you first make your Disclosure.

Protection from Detrimental Conduct and Compensation

- It is against the law for us to cause or threaten to cause detriment to you (or another individual or entity that employs or is otherwise associated with you) because we believe or suspect that you (or another individual) have made, or could make, a Disclosure that qualifies for protection under the law, and the belief or suspicion is the reason, or part of the reason, for the Detrimental Conduct. We have provided some examples of Detrimental Conduct in the Glossary.
- An employee or contractor who threatens or engages in Detrimental Conduct towards an Eligible Person, who has made or may make a Disclosure, will be investigated and possibly subject to disciplinary action.
- If you suffer loss, damage or injury because of a Disclosure and we've failed to take reasonable precautions, or exercise due diligence to prevent Detrimental Conduct, you're entitled to seek compensation and other remedies through the courts.
- You may wish to seek independent legal advice or contact ASIC, APRA, ATO or the Commission if you believe you've suffered Detrimental Conduct.
- You should immediately notify one of the WPOs or a Regulator if you're concerned that you may be, are being, or have been subjected to Detrimental Conduct, or your Disclosure hasn't been dealt with in line with this policy so that steps can be taken to protect you.

Protection from liability

- If you make a Disclosure, you're protected from any civil, criminal and administrative liability for making the Disclosure. This means that you cannot be subject to legal action for breach of an employment contract or duty of confidentiality for making the Disclosure, attempted prosecution for unlawfully releasing information (other than for making a false disclosure), or disciplinary action for making the Disclosure.
- If you're involved in the misconduct, making a Disclosure won't shield you from the consequences. However, your admission may be taken into account when considering disciplinary or other action.

Application of protections

- You can still qualify for protection under this policy if the Disclosure turns out to be incorrect - except in the case where you have made a deliberately false Disclosure. Deliberately false Disclosures may be a breach of our Code of Conduct and may result in disciplinary action or termination of your contract.

Your wellbeing

We understand that making a Disclosure, or being involved in one, can be a stressful and emotional experience to manage. You can find extra support services through the Employee Assistance Program, your People & Culture representative or your Manager.

The Employee Assistance Program (EAP) is available 24 hours a day. The contact details are:

- 1300 364 273 (support line)
- 1800 816 152 (dedicated for First Nations support)
- 0480 087 020 (SMS)

What happens once a Disclosure is made

There are 4 main steps to our process:
1) Acknowledgement and Initial Checks
2) Triage and Initial Assessment
3) Investigation
4) Report and Resolve

1) Acknowledgement and Initial Checks

As soon as practical after an Eligible Recipient has received your Disclosure:

- It will be acknowledged, and you'll be informed of next steps
- If your Eligible Disclosure relates to a contravention of the Aged Care Act, we'll confirm that you elect to have the matter dealt with under this policy rather than managed as a complaint or feedback
- We will check on your wellbeing
- Unless you have asked to remain anonymous, you will be asked to confirm whether you consent to your identity and the identity of the individuals name in the Disclosure being disclosed to a restricted number of people who will be directly involved in handling and investigating the Disclosure.
- If we require more information to assess your Disclosure, we will request it.

2) Triage and Initial Assessment

We will triage the matter to determine whether:

- it qualifies for protection under this policy; and
- a formal in-depth investigation is required.

If your Disclosure will be investigated, we will appoint one or more people with the right experience, background, capability and independence to investigate.

If we decide not to investigate a Disclosure, or part of it, we will advise you if that is the case.

For example if:

- there is insufficient information to establish reasonable grounds to suspect that an Eligible Disclosure has occurred, or
- we have previously investigated the allegation and there is no new material.

The Disclosure may still qualify for protection under this policy even if the decision is made not to investigate.

3) Investigation

All investigations will be conducted in a fair and independent manner. The investigating team will conduct or commission the investigation, update you on the progress of the investigation (if you have provided contact details) and finalise the matter as soon as practically possible.

The frequency and timeframe for updating you may vary depending on the nature of the Disclosure.

Any employee who is the subject of a Disclosure will be advised about the Disclosure as and when required by the investigating team and prior to any actions being taken. Any employee subject of a Disclosure is encouraged to use the EAP services for support.

4) Report and Resolve

We will notify you when the investigation has been finalised. There may be circumstances where it is not appropriate to provide you with details of the outcome.

Where a person is found to have engaged in misconduct, the matter will be dealt with in line with Australian Unity's disciplinary procedures. Serious criminal matters will be reported to the police or other appropriate authorities.

The outcome of investigations may be reported to the Audit Committee or to the Board or other committees of the Board. The type and number of Disclosures will be reported to Australian Unity's Risk and Compliance Committee. The name of the person or persons making the Disclosure won't be disclosed in these reports.

We will assess how the information and outcomes can be used to continuously improve the delivery of our services and management of future Disclosures.

Communication

This policy will be available on the Intranet and on the Australian Unity Website.

This policy will be supported by regular training provided to all employees, contractors, managers, and Eligible Recipients as part of the Code of Conduct module, delivered via the Learning Management System.

Our Supplier Code of Conduct, which is also on the Australian Unity Website, outlines expectations and ways suppliers can raise concerns.

Questions or concerns

If you're a current employee and have any questions about the policy or whistleblower process, contact the General Manager, Group Risk and Compliance or one of the nominated WPOs.

If you're a former employee or external party, contact the External Alert Service on audisclosure@llm.net.au, or 1300 794 250.

Glossary

Word or term	Description
Aged Care Act	means the *Aged Care Act 2024* (Cth).
Aged Care Rules	means the *Aged Care Rules 2025* (Cth).
Aged Care Worker	means an aged care worker under the Aged Care Act.
Australian Unity or **Group**	means Australian Unity Limited and its related bodies corporate.
Board	means the Board of Australian Unity Limited.
Detrimental Conduct	includes but is not limited to: • victimisation of the employee • dismissal of the employee • injury of an employee in his or her employment • alteration of the employee's position or duties to his or her disadvantage • discrimination between an employee and other employees • harassment or intimidation • 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 are examples of conduct that is not Detrimental Conduct: • administrative action that is reasonable for the purpose of protecting a discloser from detriment (e.g., moving a discloser who has made a disclosure about their immediate work area to another office to prevent them from detriment); and • managing a discloser's unsatisfactory work performance, if the action is in line with the Group's performance management framework.
Disclosure	means a report of misconduct (an Eligible Disclosure) to an Eligible Recipient by an Eligible person.
Modern Slavery	is used to describe situations where coercion, threats or deception are used to exploit victims and undermine or deprive their freedom. Examples include human trafficking, forced or bonded labour, slavery-like practices and child labour.
Registered Provider	means a party that is registered to provide aged care services under the Aged Care Act.
Responsible Person	means a Responsible Person under the Aged Care Act.
Whistleblower Laws	means the whistleblower protection provisions under the *Corporations Act 2001* (Cth) and the *Taxation Administration Act 1953* (Cth) or whistleblower protection provisions under the Aged Care Act and Aged Care Rules.

Appendix A

Whistleblower Disclosure Form

Date:	
By submitting this form, you consent to the use of the information provided in this report in accordance with Australian Unity policies and procedures and all relevant laws and regulations.	
☐	**Please provide me with information about the progress of the investigation and the outcome**
☐	**I wish to remain anonymous and have anyone else named in my request remain anonymous** *You have the right to remain anonymous. However, doing so may compromise the ability to perform a thorough investigation of the matter. If you wish to remain anonymous,* ***DO NOT*** *provide any details that would identify you or anyone else referred to in your disclosure***.**
☐	**I consent to disclosure of my identity.** *This means your identity will be disclosed only to relevant and trusted people for the purposes of investigating your concerns. Australian Unity will take all reasonable and necessary steps to maintain confidentiality throughout the investigation.*
For the attention of (*insert preferred Eligible Recipient if you have one e.g., General Counsel*)**:**	
Please provide details of the misconduct you allege has occurred including: • *who was involved in the alleged conduct (name and contact information)?* • *what was the alleged conduct (e.g., fraud, corruption, breach)?* • *where did it occur?* • *when did it occur and when did it came to your attention?* • *how was it detected?* • *evidence of the alleged conduct* • *details of anyone who may have more information including witnesses or those to whom the alleged conduct has been reported*	

Please provide details of any concerns you may have regarding detrimental action (i.e., reprisals or recriminatory action) that might be taken against you because of this report - OPTIONAL			
Details of Eligible Whistleblower – <u>OPTIONAL</u>. Do not fill in this section if you wish to remain anonymous. **Note:** Providing details is not mandatory, but it will assist in the investigation of the matter.			
Name:			
Are you			
☐	an employee/former employee		
☐	a current/former supplier of services or goods to Australian Unity		
☐	a relative or dependent of a current or former employee or a supplier of services or goods to Australian Unity		
☐	other Please specify ___________________________________		
Contact details. Note: if you have opted to make an anonymous Disclosure, please include (if possible) a way we can anonymously contact you for follow up questions to aid investigation of your Disclosure.			
Address:			
Telephone No.	**Home:**	**Mobile:**	
Email address:			

Thank you for raising your concerns. We understand that making a Disclosure, or being involved in one, can be a stressful and emotional experience to manage. You can find extra support services through the Employee Assistance Program.

The Employee Assistance Program is available 24 hours a day. The contact details are:

- 1300 364 273 (support line)
- 1800 520 373 (dedicated First Nations support)

Please send a copy of this form to the Eligible Recipient or Whistleblower Protection Officer and retain a copy for your own records.

In completing this form, you may be protected by Australian Unity's Whistleblower Protection Policy and all correspondence will be treated with strict confidence (subject to meeting the criteria for protection under Australian Whistleblower laws).