1. Purpose and Commitment

Pacific Link Housing Limited (PLH) is committed to the highest standards of integrity, accountability and ethical conduct. We encourage the reporting of suspected serious wrongdoing in good faith.

This policy outlines PLH's commitment to ensuring:
- there are clear pathways for reporting serious wrongdoing.
- whistleblowers can make disclosures safely and with the confidence that they will protected from detriment or other impacts when making a qualifying disclosure.
- sets out how disclosures are assessed and investigated.
- reflects PLH's legal and contractual obligations.

This policy aligns with the Corporations Act 2001 (Cth) – Part 9.4AAA (Whistleblower Protections) and the Australian Investment and Securities Commission (ASIC) guidelines.

2. Scope

This policy applies to the following persons in connection with PLH, Key2 Realty and Renew Projects (together the 'PLH Group'):

- current and former employees.
- officers (including directors and the company secretary).
- volunteers, contractors, associates, consultants and suppliers providing goods and services (and their employees).
- relatives, dependents or spouses of the above persons.

This policy also does not apply to:

- fraud or misconduct in relation to social housing tenants.
- complaints or allegations of staff misconduct that do not meet the criteria of a whistleblowing disclosure requirements. These are addressed in accordance with PLH's Complaints and Appeals Policy.
- disclosable matters that fall within PLH's Child Protection and Mandatory Reporting Policy requirements.
- disclosures about personal employment matters (e.g. performance management decisions or interpersonal conflicts) are generally not protected and are managed in accordance with PLH's Employee Complaints and Dispute Resolution Procedure or other appropriate People and Culture policies. This is **unless** they:
  - include information about misconduct;
  - the organisation 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;
  - the disclosure relates to information that suggests misconduct beyond their personal circumstances;
  - the discloser suffers from or is threatened with detriment for making a disclosure;
  - the discloser seeks legal advice or legal representation about the operation of the whistleblower protections under the Corporations Act and it is found on review to apply; or
  - otherwise meet the legislative definition of protected disclosure.

3. What is Whistleblowing and Who Can Make a Disclosure?

Whistleblowing is the reporting of a qualifying disclosure about serious wrongdoing within an organisation to stop or prevent misconduct.

A ***qualifying disclosure*** is when an ***eligible whistleblower*** makes a disclosure to an ***eligible recipient***, and the eligible whistleblower has ***reasonable grounds to suspect*** *that* the information concerns a ***disclosable matter.***

Whether a discloser would have ‘reasonable grounds to suspect’ is based on the reasonableness of the reasons for the discloser’s suspicion and will require consideration of all the circumstances when looked at objectively. A disclosure may still qualify even if the suspicion ultimately proves to be incorrect however, any deliberate false reporting will be treated seriously.

Any of the persons listed in the scope above (eligible whistleblower) can make a qualifying disclosure.

4. What is a Disclosable Matter?

Matters that are disclosable under this policy includes conduct that:

- illegal activity (including conduct of officers and employees) – this includes any activity that is in breach of the Corporations Act or specified financial services legislation, or an offence against any law of the Commonwealth punishable by imprisonment of 12 months or more;
- misconduct;
- an improper state of affairs or circumstances (for example unethical business practices or serious conflicts of interest being ignored); or
- conduct (including conduct of officers and employees) that represents a danger to the public or financial system.

This may include any conduct in relation to the operation of the PLH Group that involves:

- fraud, bribery, corruption or theft;
- negligence;
- misuse of PLH Group funds including improper accounting or financial reporting practices;
- improper financial reporting or accounting manipulation;
- breach of duty
- systemic practices that pose a serious risk to the health and safety of any person on PLH Group premises or conducting their activities.

5. Disclosure Information

While there is no required level of information that needs to be provided when making a disclosure, it would support the investigation if the following is clearly outlined:

- the issue or concern (e.g. the type of misconduct);
- the individual(s) involved;
- the reasons for believing that the misconduct has occurred; and
- the type and location of any evidence that may assist in any investigation and allowing for taking appropriate action without delay.

If an eligible whistleblower wishes to obtain additional information about whistleblowing procedures and protections before formally making their disclosure, they can contact PKF Newcastle (our auditors) or an independent legal advisor.

6. Reporting Pathways – Who Can Receive a Report?

Internal Reporting
Disclosures can be made to either or both of the following people:

- Group Chief Executive Officer (CEO) via email at ianl@pacificlink.org.au
- PLH Board Chair via email at wal.edgell@tpg.com.au

Where a disclosure needs to be made to an eligible recipient who is not the CEO or PLH Board Chair, then subject to the confidentiality protections it may be passed on to these people:

- Group Company Secretary at daphnew@pacificlink.org.au
- Group Executive Manager, Legal Compliance & Risk at carriea@pacificlink.org.au
- External Auditor PKF Newcastle at newcastle@pkf.com.au

External Reporting

Disclosures may also qualify for protection if they are made to ASIC, APRA, other prescribed regulators or to a legal practitioner where the discloser for advice about the operation of the whistleblower provisions.

Certain public interest or emergency disclosures may also be made to a member of Parliament or journalists only if the information has previously been disclosed to ASIC, APRA or a prescribed Commonwealth authority and:

- at least 90 days has passed since the eligible whistleblower made the disclosure to ASIC, APRA or a prescribed Commonwealth authority from the time of the first disclosure; and
- the eligible whistleblower does not have reasonable grounds to believe action is being, or has been, taken to address the information in the disclosure; and
- the eligible whistleblower has reasonable grounds to believe that making a further disclosure of the information would be in the public interest; and
- before making the disclosure, the eligible whistleblower gives written notice to the original recipient that includes sufficient information to identify the previous disclosure and states that they intend to make a public interest disclosure; and
- the extent of information disclosed is no greater than necessary to inform the recipient of the disclosable matter.

Different criteria may apply to public interest disclosure where there is considered an emergency disclosure. In either event, the eligible whistleblower may wish to consider obtaining independent legal advice before making such disclosures.

Anonymous Disclosures

Whilst disclosers are encouraged to provide their name to support investigation of the matter, disclosures can be made anonymously and still be protected under the Corporations Act.

Anonymous reporters are encouraged to provide a secure contact method to enable follow-up questions and updates.

7. Assessment and Investigation

All disclosures made under this policy will be taken seriously and handled in a timely, fair and confidential manner.

Where contact details are available, PLH aims to acknowledge receipt within two business days and provide updates where practicable. Upon receipt of a disclosure, the authorised recipient will conduct a preliminary assessment to determine whether the matter falls within the scope of this policy, whether a formal investigation is required and what action should be taken. This may be undertaken by seeking legal advice.

Where the matter falls within the scope of this policy and an investigation is required, the organisation will appoint an appropriate person or team to investigate (having regard at all times to confidentiality requirements), including to determine the scope of the investigation and timeframes for the investigation (although the intent will always be to investigate as soon as possible). This may include internal personnel (such as members of the legal, compliance or finance functions) or external investigators where appropriate. Investigators will be independent where reasonably practicable.

Investigations will be conducted in a manner that is objective, fair and proportionate to the nature and seriousness of the allegations. The investigation may include activities such as interviews with knowledge of the matter, reviewing documents and gathering evidence. Individuals who are the subject of a disclosure will be treated fairly throughout the investigation process. Where appropriate, they will be given an opportunity to respond to allegations made against them.

Following completion of the investigation, the findings will be considered by appropriate senior personnel or governance bodies of PLH, including the Governance Committee and Board. Where misconduct or an improper state of affairs is identified, PLH may take appropriate corrective, disciplinary, or remedial action. Outcomes of investigations will be documented, including the steps taken. The method for documenting and reporting findings will depend on the nature of the disclosure.

Where practicable and appropriate, PLH will provide updates to the discloser regarding the progress or outcome of the investigation, subject to legal restrictions and confidentiality obligations.

8. Confidentiality

Under the Corporations Act, the identity of the discloser of a qualifying disclosure and information which is likely to lead to the identification of the discloser must be kept confidential. Information that could identify the whistleblower will only be disclosed where permitted by law and where reasonably necessary to investigate the matter. This disclosure could include NSW Police, the NSW Registrar of Community Housing, or Homes NSW.

Confidential information will be securely stored, access restricted and disclosed only where legally permitted or required. Unauthorised disclosure of identifying information may result in disciplinary action and civil or criminal penalties.

9. Whistleblower Protection

PLH is committed to ensuring that individuals who make disclosures under this policy are protected and will not tolerate retaliation against anyone who raises concerns in good faith.

In addition to adhering to its confidentiality obligations and the ability for disclosers to do so anonymously, PLH will undertake all reasonable steps to protect whistleblowers from victimisation or other forms of detriment.

Protection from Detriment
A person must not engage in conduct that causes, or threatens to cause, detriment to a whistleblower because they have made, or may make, a disclosure under this policy.

Detrimental conduct may include dismissal, demotion, harassment, discrimination, intimidation, injury, psychological harm, or damage to a person's reputation or financial position. If a whistleblower believes this is occurring the matter should be reported to any of the persons listed above as an eligible recipient.

Individuals who are found to suffer unlawful detriment may be able to seek legal remedies including compensation, reinstatement, injunctions and/or apologies.

Where deemed necessary, PLH may conduct a risk assessment at any point in the process to ensure whistleblowers receive fair treatment and freedom from suffering detriment. Should the need to mitigate against detriment occur, PLH may implement several protective measures, including adjustments to reporting lines, temporary role changes, monitoring workplace interactions or formal directions to relevant parties.

Immunity
A whistleblower will not be subject to civil, criminal or administrative liability for making a disclosure that qualifies for protection. This may include protection from liability for breach of certain confidentiality obligations.

These protections do not grant immunity for any misconduct in which the whistleblower may have been involved.

10. Support

Employees and Directors may access PLH Group's Employee Assistance Program (EAP). Non-employees/directors who make disclosures may request support via any of the eligible recipients listed above.

11. Training and Awareness

PLH will provide induction training on whistleblowing and conduct refresher training as needed. It may also ensure that contractors and volunteers are aware of reporting pathways as appropriate.

12. Monitoring and Review

This policy will be reviewed at least every two years or earlier if legislation changes or internal review identifies improvement opportunities.

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