

# Whistleblower Policy

## 1. Overview

### 1.1 Purpose

HBF Health (HBF) and its subsidiaries are committed to the highest standards of conduct, integrity, and accountability. HBF recognises that people that have a work, service, or client relationship with HBF are often the first to realise there may be something seriously wrong. By enabling those who suspect wrongdoing at HBF to Speak Up we enable HBF to uncover, prevent and address wrongdoing when or before it occurs. This ensures HBF meets its objective of becoming Australia's most trusted and valued member-based organisation, delivering in moments that matter.

The purpose of this Whistleblower Policy is to:

- promote a culture of ethical behaviour and accountability;
- encourage Disclosures about suspected misconduct or an improper state of affairs at HBF;
- ensure that those who raise Disclosures can do so safely, and with confidence that they will be protected and supported; and
- provide a transparent framework around how concerns will be received, handled, and investigated.

This Policy can be found on the HBF website.

### 1.2 Scope

This Policy applies to all entities within the HBF Group and forms part of, and is an essential component of, HBF's overall governance framework. This policy applies to our people and Suppliers. For the purposes of this policy, our people includes:

- (i) every employee and officer of HBF (including Life Ready, HBF Physio, HBF Dental, Queensland Country Health Fund, **QCHF**) and any future subsidiaries, and
- (ii) every contractor of HBF when performing activities on behalf of HBF;
- (iii) current and former employees or contractors who are permanent, part-time, fixed-term or temporary, interns, secondees, and managers; and
- (iv) a relative, dependant or spouse of any of the above.

For the purpose of this Policy, Suppliers includes any supplier of services or goods to HBF including their employees (e.g. current and former consultants, service providers and business partners and any business associates).

## 2. Speaking up at HBF

At HBF we strive to create an environment that reflects our values and that includes 'Doing the Right Thing'. HBF is a safe place to Speak Up and no one should be personally disadvantaged for raising a concern of wrongdoing. HBF is committed to maintaining an environment where legitimate concerns are raised without fear of retaliatory action or retribution.

HBF maintains dedicated processes for reporting matters of concern in the ordinary course of business. You can speak up by contacting:

- Your People Leader, 1 or 2-Up People leader
- Any of the Group Executives
- The HR advisory team, or your HR Business Partner (personal and work-related grievances)

- Risk or Compliance, or by raising the incident or Issue into the Risk Management System (Risk, Compliance or Regulatory concerns)

There may be times where you do not feel comfortable raising your Concerns in the ordinary course of business and you feel you need confidentiality and protection. In these circumstances we encourage you to raise your concerns in accordance with this Policy.

A person who speaks up under this Policy is known as a “Whistleblower” or “Discloser”.

### 3. Approach

#### 3.1 What to raise under this policy? (“Disclosure”)

HBF encourages anyone covered by this Policy to raise concerns (Disclosures) relating to conduct that you have reasonable grounds to suspect:

- is illegal, such as theft, fraud, corruption, criminal damage to property, price fixing, drug sale or use, violence, or other breaches of State or Federal legislation including privacy laws, competition, consumer law or Private Health Insurance laws;
- is a serious or systemic breach of HBF policies procedures or standards or of regulation including APRA standards and other Private Health Insurance regulations;
- is unethical, such as acting dishonestly, sharing insider, member or HBF confidential information, inappropriately accessing member records, engaging in questionable accounting practices, receiving of gifts or hospitality or expense claiming, bribes, kickbacks or conflicts of interest in any procurement process, nepotism;
- is a breach of the HBF Code of Conduct Policy or other ethical statements or standards;
- is seriously harmful or potentially seriously harmful to our people, such as unsafe work practices or wilful disregard to the safety of others in the workplace;
- may cause serious financial or non-financial loss to HBF, lead to incorrect financial reporting, damage its reputation or be otherwise seriously contrary to HBF interests;
- breach of any tax laws or misconduct or improper state of affairs or circumstances in relation to the tax affairs of HBF; or
- involve another kind of serious impropriety including retaliatory action against anyone raising a concern under this Policy.

#### 3.2 Concerns covered by other policies and procedures

HBF is committed to hearing and responding appropriately to your concerns, through various available channels. The following avenues (and related procedures) support raising concerns relating to inappropriate workplace behaviours.

- Concerns that relate solely to personal work-related grievances are more appropriately dealt with under the HBF Grievance and Dispute Resolution Procedure and are NOT covered by this Policy. Examples of a personal work-related grievance include:
  - an interpersonal conflict between the person raising the concern and another employee;
  - a decision that does not involve a breach of workplace laws;
  - a decision about the engagement, transfer, or promotion of the Discloser;
  - a decision about the terms and conditions of engagement of the Discloser; or
  - a decision to suspend or terminate the engagement of the Discloser, or otherwise to discipline the Discloser.
- Concerns about Workplace Health and Safety should be raised with your People Leader in the first instance and recorded via the Health, Safety and Wellbeing Management System.
- Concerns about breaches of HBF Policy and adherence to regulation are best raised through our Risk Management System in accordance with the Incident Response Procedure.

However, the channels available under this Policy may be used if the Discloser:

- is uncomfortable using the ordinary business channels;
- has tried to raise the concern via these avenues and feels the concern has not been addressed;
- is raising a concern that amounts to a breach of employment or workplace health and safety or other laws;
- is raising a concern that relates to a danger to the public or any person;
- is raising a concern that suggests misconduct beyond their personal circumstances; or
- is raising a concern about their treatment when having made or been going to make a Disclosure under this Policy.

In these cases, the concern will be reviewed under this Policy and the most appropriate channel for handling the concern decided upon. The matter will be assessed and may be referred for investigation under another HBF Policy.

### 3.3 How much information should be provided?

As much specific detail as possible should be provided, including times, dates, places, and people involved. Supporting documents or evidence should be included where available or referenced where known.

Disclosers should have reasonable grounds to suspect something is wrong when making a Disclosure. You do not have to have proof of your concern, but you must be honest. It does not matter if a concern turns out to be unsubstantiated if the Disclosure has been honestly made.

It is a serious breach of this Policy to knowingly raise false information or allegations. Any instances of this will lead to disciplinary action, including dismissal.

### 3.4 How to make a Disclosure under this policy

When you make a Disclosure, you can expect to be appreciated, supported, and protected. It helps if you make clear that you are raising a concern under this policy. Raising a Disclosure through the dedicated Deloitte Whistleblower portal is recommended.

### 3.5 Who to Disclose my concern to?

To enable Disclosers to feel comfortable to raise concerns at HBF, we have several channels you can raise a Disclosure through. The independent external channel is available to support confidential, independent Disclosures. This is HBF's preferred method of reporting, as it assists in the triage of potential Conflict of Interest (COI) and provides the greatest level of anonymity for the Disclosure (if they wish to remain anonymous).

#### Independent External Channel

HBF has authorised Deloitte via their dedicated Whistleblower portal as the preferred channel for receiving Disclosures under this Policy. Disclosures can be raised confidentially or anonymously through this third-party system and will allow us to identify and address any issues as early as possible. This service is available 24 hours a day, 7 days a week and calls will be answered by fully trained representatives. Contact details are as follows:

**Directly through the Deloitte Whistleblower portal:**

**Deloitte Whistleblower Service**

**Mail - Free Post:**

[Whistleblower Portal for HBF](#)

Telephone: 1800 992 516

Whistleblower Service for HBF  
Reply paid 12628 A'Beckett Street  
Victoria 8006

**Facsimile:** +61 3 9691 8182  
**Website:** <https://australia.deloitte-halo.com/whistleblower/website/HBF>

When disclosing a matter through the Deloitte Whistleblower portal, you will need to create a password to register the concern and enable password protected access. Deloitte (via WB system) will give you a unique identifying number to enable you to provide further information or seek a status update in relation to your report. They will not pass on your contact details unless you have provided these and consented to your personal details being provided to HBF.

### Internal Channels

If you would prefer to provide your Disclosure to an individual, you can do so by speaking to the following HBF Executives, Directors or assigned roles. Please inform them at the time of making a Disclosure if you are reporting under this Policy.

- Officer of HBF.
- Chief Executive Officer (CEO)
- Group Executive Insurance & Health Services (GE I&HS)
- Chief Financial Officer (CFO)
- Chief People Officer (CPO)
- Chief Risk Officer (CRO). *Note: the CRO also holds the position as WPO under this policy*
- Group Executive Member Services (GE MS)
- Chief Legal Counsel, HBF.
- General Manager Assurance (GM Assurance)

### External Channels

We hope you feel that you can talk to us first about your concern, but if not, you can also contact the following external agencies, as appropriate to your concern.

<b>HBF External Auditor</b>	Ernst & Young: <a href="#">EthicsPoint-EY</a>
<b>ASIC</b>	Online: <a href="http://www.asic.gov.au/about-asic/contact-us/how-to-complain/report-misconduct-to-asic/">www.asic.gov.au/about-asic/contact-us/how-to-complain/report-misconduct-to-asic/</a> In Writing: ASIC GPO Box 9827 Brisbane QLD 4001
<b>APRA</b>	By email: <a href="mailto:pid@apra.gov.au">pid@apra.gov.au</a> By Post: Marked 'Confidential' to: Chief Risk Officer APRA GPO Box 9836 Sydney NSW 2001
<b>AHPRA (Includes the Australian Dental Board)</b>	Online: <a href="http://www.ahpra.gov.au/Notifications/Concerned-about-a-health-practitioner.aspx">www.ahpra.gov.au/Notifications/Concerned-about-a-health-practitioner.aspx</a> Telephone: 1300 419 495
<b>ATO</b>	Online: <a href="http://www.ato.gov.au/reportaconcern">www.ato.gov.au/reportaconcern</a> Telephone: 1800 060 062

## 3.6 How is Confidentiality or Anonymity maintained?

It will help us if you can be clear in your communications that you are reporting under this Policy.

If the Disclosure is made Anonymously through the Deloitte Whistleblower portal, HBF will not be provided the name of the person raising the concern (“Discloser”). Updates will be provided through the portal using a unique identifier.

If we cannot contact you at all we will not be able to:

- ask for further information, which may inhibit a proper and appropriate inquiry or investigation into your Disclosure; or
- provide you with feedback on the progress or outcome of your Disclosure.

### **Confidential Disclosures**

We will treat your identity and all Disclosures raised under this Policy as confidential. This means that the recipient of your concerns cannot disclose your identity or any information in your Disclosure that is likely to identify you unless:

- we have your consent; or
- they are disclosing it to the Australian Securities & Investment Commission, Australian Prudential Regulation Authority or the Australian Federal Police or a lawyer for the purposes of obtaining legal advice.

A person can disclose the information contained in your Disclosure without your consent if:

- the information does not include your identity as the Discloser;
- we have taken all reasonable steps to reduce the risk that the Discloser will be identified from the information; or
- it is reasonably necessary for investigating the issues raised in the Disclosure.

We will take all reasonable steps to reduce the risk that you will be identified as the one who made the Disclosure, including:

- training Eligible Recipients on how to maintain confidentiality;
- removing as much identifying information as we can when we pass your concern onto be investigated or escalated to the board; and
- keeping all our records of disclosures and investigations locked down within the Whistleblower reporting portal or secure electronic directory, which can only be access by the WPO and those working for the WIO, for the purpose of the investigation.

For confidential Disclosures made via Halo, where the Discloser gives permission for HBF to contact them directly, the individual’s identity is passed to the WIO (or alternative channel if a conflict of interest exists) and will be kept confidential as set out above.

## **4. Triage and Investigation Process**

### **4.1 What will happen to my concern once I make a Disclosure?**

Once you have made your Disclosure, the recipient will pass on the information to the WPO and WIO (*unless section 4.2 applies*) who will assess it to determine:

- if it falls within this Policy or is more appropriately dealt with by another policy or procedure;
- if an investigation is required and, if so, who will investigate it; and
- any risks to you or your identity being revealed and how to mitigate them to ensure you are protected.

The Discloser will be contacted within 2 business days (of HBF receiving the matter) to confirm receipt of the Disclosure.

An initial assessment of the Disclosure will take place to determine if immediate actions need to occur to stop or prevent suspected wrongdoing from continuing (while the matter is investigated). In many cases the best way forward will be an investigation, but some matters may be handled differently (e.g., by audits, changes to policies or controls etc). The matter may also be referred for investigation under another Policy (i.e., HBF Grievance and Dispute Resolution Procedure).

## **4.2 Alternative allocation process (Disclosure against CEO, CRO/WPO, WIO, CPO or Board Member)**

All Whistleblower cases that are received should be allocated (for review and assessment) directly to the CRO/WPO and WIO, except in the following scenarios:

- Any case received involving an allegation against the WIO, or their direct line manager will be forwarded for review to the WPO/CRO
- Any case received involving an allegation against the WPO/CRO or CPO will be assigned to the CEO to review and assign as appropriate.
- Any case received involving an allegation against the CEO or a board member will be assigned to the Chair of the HBF Board to review and assign as appropriate.
- Any case received involving the Chair of the HBF Board will be assigned to the Chair of Risk Committee to review and assign as appropriate.

*Please note: The CRO currently holds the position of WPO under this policy.*

## **4.3 Investigation Process**

If the concern assessed is determined to progress as a Whistleblower Disclosure (under this Policy) an appropriate investigator (internal or external) will be assigned. Please refer to the Investigation Guideline which provides principals for the management of Workplace Investigations within HBF.

## **4.4 Feedback to the Discloser**

Unless the Discloser does not provide contact details, they will be kept informed regularly (to the extent it is reasonably possible to do so) of the progress of the investigation. The Discloser will be contacted within 2 working days, of HBF receiving the information, to acknowledge the Disclosure and every ten working days thereafter to be provided with a progress update. Updates may be provided by telephone, in person or by being disclosed through the Deloitte Whistleblower portal.

The Discloser will be provided with an appropriate level of detail taking into consideration the confidentiality of the investigation and the privacy and procedural fairness of other staff.

## **4.5 Fair Treatment**

If an allegation is made against you, we will support and treat you fairly by ensuring:

- a fair and independent assessment of the allegation;
- keeping the details of the Disclosure, any allegations contained in it confidential to those who need to know;
- a fair and independent investigation process in accordance with Procedural Fairness; and
- as far as we are permitted under law, if there is evidence of wrongdoing by you, this evidence will be put to you prior to HBF making a decision to take disciplinary action against you.

HBF recognises that this situation may be stressful. Staff will have access to the HBF Employee Assistance

Program and should talk to the investigator about any support that they need.

A person may challenge the fairness of an investigation to the CRO or the Chief People Officer (CPO).

## 5. Accountabilities

<b>Policy content owner</b>	Accountable for: <ul style="list-style-type: none"> <li>(i) implementing this policy;</li> <li>(ii) preparing, issuing, and maintaining any required standards;</li> <li>(iii) ensuring that people affected by this policy and its related standards are aware of their responsibilities;</li> <li>(iv) ongoing education (as necessary);</li> <li>(v) monitoring compliance with the requirements of the policy and its related standards;</li> <li>(vi) ensuring that appropriate remedial actions are taken if there are compliance breaches;</li> <li>(vii) monitoring the continuing relevance of the policy and the currency of its contents.</li> </ul>
<b>Chief Legal Counsel</b>	Accountable for publishing the approved version of this policy, and any standards issued under it, in HBF's corporate policies register.

## 6. Reporting

A high-level anonymised summary of all Disclosures will be provided to the People, Culture & Remuneration Committee (PCRC) on a biannual basis. Serious matters raised under this Policy will be notified to the CEO and Board as appropriate.

## 7. Review

This Policy will be reviewed every two years by the Senior Manager Accountability (or WIO) and approved by the Board.

## 8. Definitions and Terms

Words in the first column of the following table are defined terms and have the corresponding meaning shown in the second column.

Defined terms	Definition
<b>APRA</b>	Australian Prudential Regulation Authority
<b>ASIC</b>	Australian Securities and Investment Commission
<b>ATO</b>	Australian Tax Office
<b>Corrupt Conduct</b>	Dishonest activity in which a person working for HBF (such as an employee or contractor) acts contrary to the interests of the entity and abuses their position of trust to achieve a personal gain or advantage for themselves or for another person or entity.
<b>Discloser (Person Reporting)</b>	An individual who, whether anonymously or not, makes a report under, and in accordance with, this Policy.
<b>Disclosure</b>	A concern relating to suspected misconduct or an improper state of affairs or circumstances at HBF

Defined terms	Definition
<b>Eligible Recipient (ER)</b>	An authorised person (as defined by the Whistleblowing Legislation) to receive disclosures
<b>Emergency Disclosure</b>	<p>The disclosure of information to a journalist or parliamentarian, in accordance with Section 1317AAD of the Corporations Act, where:</p> <ul style="list-style-type: none"> <li>(a) the discloser has previously made a disclosure of the information to ASIC, APRA or another Commonwealth body prescribed by regulation;</li> <li>(b) the discloser has reasonable grounds to believe the information concerns a substantial and imminent danger to the health or safety of one or more persons or to the natural environment;</li> <li>(c) before making the emergency disclosure, the discloser has given written notice to HBF which: <ul style="list-style-type: none"> <li>(i) includes sufficient information to identify the previous disclosure;</li> <li>(ii) states the discloser intends to make an emergency disclosure; and</li> </ul> </li> <li>(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.</li> </ul>
<b>Fraud</b>	Dishonest activity causing actual or potential financial loss to any person or entity including theft of moneys or other property by employees or persons external to HBF and whether deception is used at the time, immediately before or immediately following the activity. The definition of Fraud also includes the deliberate falsification, concealment, destruction or use of falsified documentation used or intended for use for a normal business purpose or the improper use of information or position.
<b>Halo</b>	HBF's external Whistleblowing platform run by Deloitte for receiving disclosures. Also called "SpeakOut", or "Deloitte Whistleblower Service/Portal"
<b>HBF Group</b>	HBF Health Limited (ABN 11 126 884 786) and its related subsidiaries.
<b>Misconduct</b>	Fraud, negligence, default, breach of trust and breach of duty.
<b>Procedural Fairness</b>	Procedural fairness relates to the fairness of the procedure in which a concern investigated is ultimately substantiated or unsubstantiated, and not the fairness in a substantive sense of the decision.
<b>Public Interest Disclosure</b>	<p>The disclosure of information to a journalist or a parliamentarian, in accordance with Section 1317AAD of the Corporations Act, where:</p> <ul style="list-style-type: none"> <li>(a) at least 90 days have passed since the Whistleblower made the disclosure to ASIC, APRA or another Commonwealth body prescribed by regulation;</li> </ul>



Defined terms	Definition
	<ul style="list-style-type: none"> <li>(b) the Whistleblower has reasonable grounds to believe no action is being taken, or has been taken, in relation to their disclosure;</li> <li>(c) the Whistleblower has reasonable grounds to believe making a further disclosure of the information is in the public interest; and</li> <li>(d) before making the public interest disclosure, the Whistleblower has given written notice to HBF which:               <ul style="list-style-type: none"> <li>(i) includes sufficient information to identify the previous disclosure; and</li> <li>(ii) states the individual intends to make a public interest disclosure.</li> </ul> </li> </ul>
<b>Whistleblower Investigations Officer (WIO)</b>	<p>The Whistleblower Investigations Officer is a person who has responsibility for investigating a Disclosure to determine whether there is evidence in support, or refute the matters raised.</p> <p><i>This role is currently occupied by Senior Manager Accountability</i></p>
<b>Whistleblower Protection Officer (WPO)</b>	<p>The Whistleblower Protection Officer is a person who has responsibility for protection and safeguarding the interests of Disclosers.</p> <p><i>This role is currently occupied by the CRO</i></p>

## Appendix: Legal Protection & Support Protections and support for Disclosers

When you are considering making a Disclosure or afterwards, you can contact the WPO if you need support. Staff will also have access to the HBF Employee Assistance Program, which can be contacted through Assure on 1800 808 374.

We will not tolerate anyone taking detrimental action against anyone for disclosing under this Policy and will take disciplinary action against anyone who does so.

Detrimental action may include the following actions against the Discloser:

- termination of your employment;
- change of your employment position or duties to your disadvantage;
- discrimination between you and other employees of the same employer;
- harassment or intimidation;
- harm or injury, including psychological harm;
- damage to your property, reputation, business or financial position.

Examples of conduct which is not a detrimental act or omission include:

- administrative action which is reasonable for the purpose of protecting the Discloser from detriment, such as relocating them to another office to prevent them from detriment;
- managing unsatisfactory work performance, if the action is in line with HBF's performance management framework, and
- investigating the Discloser's conduct if there is due cause for their conduct to be investigated.

If you have been involved or implicated in any misconduct which you have disclosed under this Policy, HBF may take your self-reporting into consideration when deciding an appropriate sanction to be applied to you for that misconduct. However, reporting under this Policy will not give you immunity from disciplinary action or from regulatory or criminal actions resulting from your wrongdoing.

### Penalties for breaching confidentiality or detrimental conduct

It is a criminal offence and a breach of this Policy if anyone:

- discloses the identity, or information that may lead to the identification, of a person that had made a Disclosure, other than in accordance with this Policy (see section 2.5); or
- threatens or engages in conduct that causes any detriment to a person who has made or could make a Disclosure under this Policy because of their report or intention to report.
- HBF may also be liable for the actions of its staff if this occurs and as such will take disciplinary action, including dismissal, against any staff member who performs the actions set out above.

If you have made a Disclosure and believe that:

your confidentiality has been breached; or you have suffered or been threatened with retaliatory action or detrimental action for making a Disclosure; please report it under this Policy so we can protect you and stop the detrimental action.

You can also report it to ASIC, APRA or the Australian Tax Office (where your report relates to taxation matters).

### Legal Protections

In addition to the protections we provide to those who make Disclosures under this Policy, there are also strong protections under law.

#### Protection under Corporations Law

The Corporations Act 2001 (Cth) (Corporations Act) affords protection to those who raise whistleblowing Disclosures in line with this Policy if they:

- are an individual described in section 1.2 above or an associate of HBF (within the meaning of the Corporations Act);
- have reasonable grounds to suspect that the information they are reporting concerns misconduct or an improper state of affairs relating to HBF (reports about personal work-related grievances will not attract the protections of the Corporations Act); and

make the Disclosure to:

- a person designated to receive a report under section 2.5.1 of this Policy;
  - an internal or external auditor or actuary of HBF;
  - a legal practitioner for the purpose of obtaining legal advice or representation in relation to the operation of the statutory protections under the Corporations Act;
  - the Australian Securities & Investment Commission; or
  - the Australian Prudential Regulation Authority.
- Anonymous Disclosures made in accordance with the above will be protected under the Corporations Act.

The Corporations Act also provides protections for Public Interest Disclosures and emergency Disclosures which meet specific requirements prescribed by the Corporations Act. It is important for you to understand the criteria for making a Public Interest Disclosure or an Emergency Disclosure before you do so.

The protections available under the Corporations Act to an individual who meets the requirements above, in accordance with the Corporations Act, include:

- the right to have their identity protected;
- the right to be protected from detrimental action or any form of victimisation;
- a requirement for HBF to take reasonable steps to reduce the risk that the person who makes the report will be identified as part of any investigation process conducted under this Policy;
- the right not to be required to disclose their identity before any court or tribunal;
- the right to compensation and other remedies;
- the right to be protected from civil, criminal, or administrative liability (including disciplinary action) from making the Disclosure or from contractual or other remedies on the basis of the Disclosure, and
- the right to be protected from the admissibility of the information provided in evidence against the person in each case in accordance with the provisions of that legislation.

#### Protections under the Tax Administration Act

The Australian Tax Administration Act 1953 (Cth) (Tax Administration Act) provides protection for disclosures of information that indicate misconduct or an improper state of affairs in relation to the tax affairs of an entity or an associate of an entity where the person considers the information may assist the recipient of that information to perform functions or duties in relation to the tax affairs of the entity or an associate.

Protection is provided for disclosures made to the Australian Commissioner of Taxation, any person or agency specified in section 2.5.1 of this Policy or the Tax Administration Act. The protections available to someone who makes a protected disclosure under the Tax Administration Act are the similar to those outlined above under the Corporations Act.

#### Protections under the Fair Work Act

While the Fair Work Act 2009 (Cth) (Fair Work Act) does not specifically afford protection to Disclosers, where an employee makes a Disclosure under this Policy, the general protections and unfair dismissal regime under the Fair Work Act may provide protection to an employee if they are dismissed or adverse action is taken against them after making a Disclosure.