



For the better

Whistleblower Policy

Policy Number:	RC6		
Applicable Legislation	Corporations Act 2001 (Cth), Taxation Administration Act 1953 (Cth) Insurance Act 1973 (Cth), Relevant ASIC Regulatory Guide, and APRA Prudential Standards		
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Whistleblower Framework Responsible Executive	Chief Financial Officer		
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1. Purpose

RAC is committed to transparency and to building an environment in which people feel free to raise legitimate issues relating to RAC's operations. RAC encourages the reporting of any instances of suspected unethical, illegal or fraudulent conduct involving RAC's businesses or Employees, and provides protections and measures so that those persons who make a report may do so confidentially and without fear of intimidation, disadvantage or reprisal.

This Policy explains how you can report such concerns, the protections that will apply to you (and others), how your concerns will be investigated, what you can expect, and other sources of information that may be helpful to you in reporting your concerns.

2. Guiding Principles

- **Speak Up and Report**

If you are a current Employee of RAC, please consider whether you would prefer to report your concern via another channel such as your line manager, your manager once removed, Risk & Compliance, Legal, Health and Safety or People & Capability teams.

- **Protection from Detrimental Conduct**

RAC does not tolerate detrimental conduct that causes or is intended to cause harm to you because of the fact that you or someone else has made, or intend to make, or are suspected as having made a report.

- **Confidentiality and Consent**

RAC will maintain confidentiality of all reports made under this Policy and your identity as a reporter to the fullest extent possible. While RAC encourages you to identify yourself to the Whistleblower Program, you can also report on an anonymous basis.

- **RAC's expectations of you**

RAC expects you to act honestly and ethically, and to make a report on reasonable grounds.

- **Investigations and Outcomes**

All investigations will be conducted in a timely manner, in accordance with the principles of fairness and natural justice and appropriately documented. Where appropriate, and able to do so, RAC will update you on the status and outcome of your report.

- **Higher Standard**

This Policy is designed to comply with RAC's legal obligations. If anything in this Policy is inconsistent with any law imposed on RAC, that legal obligation or the "higher standard" will prevail over this Policy.

- **Regulators**

You have the right to communicate with regulators and law enforcement authorities at any time in relation to your concerns or any matter relating to this Policy.

3. Who does this policy apply to?

This Policy, and supporting procedures, applies to RAC Directors, Employees, and other persons described in this policy as 'Eligible Person' or 'Eligible Recipient', but it does not apply to members or customers of RAC.

4. RAC's Obligations and Commitments

RAC will:

- provide this Policy to Employees as part of their onboarding;
- provide training to Eligible Recipients in the receiving and handling of disclosures;
- undertake general Whistleblower awareness training as part of onboarding, and annual refresher training;
- provide the mechanisms for an Employee to raise a concern, anonymously if required, with an independent service provider.

It is a condition of employment with, or engagement by, RAC that all Employees, Officers, Councillors, Directors and contractors comply with this Policy.

This Policy will be made available to Officers and Employees through RAC's intranet and website

5. What can be reported under this policy?

You may make a report under this Policy if you have reasonable grounds to suspect that an individual engaged by RAC (or other person who has business dealings with RAC) has engaged in contravention of a law or inappropriate conduct

Some examples of such conduct include:

- dishonest, fraudulent, corrupt or illegal behaviour;
- unethical or improper conduct or behaviour;
- conduct or an activity that endangers the health & safety of any person;
- conduct that is considered a significant danger to the environment;
- coercion, harassment or discrimination by, or affecting, an Employee;
- a repeated intentional breach of RAC policy or procedures;
- gross mismanagement or misuse of RAC assets;
- conduct that is contrary to RAC's Code of Conduct;
- a breach of any legislation or code relating to RAC's operations or activities;
- improper or misleading accounting and financial reporting practices; or
- conduct that compromises the integrity of RAC systems or the data held in them.

6. What cannot be reported under this policy?

This Policy does not apply to:

- Personal work-related grievances, including terms and conditions of engagement, transfer or promotion, unless it has resulted in detriment, or threat of detriment, to the Whistleblower. (e.g. an interpersonal conflict between the Whistleblower and another Employee is not covered under this Policy, however, threatened disciplinary action for lodging a Whistleblower Report would be covered). Work related grievances are to be raised either directly with your leader, their manager or your HR Business Partner;
- Any actual or suspected misconduct including operational fraud committed by RAC members or customers (e.g. fraudulent insurance claims, fraudulent loan applications etc.). For any Insurance matters contact the Technical Claims Unit, for all other suspected member related fraudulent activity contact Group Risk and Compliance; or
- Member complaints including any matters relating to the delivery of products and services, including existing complaints. For member related feedback contact member.relations@rac.com.au

7. Public Interest or Emergency Disclosures

A Whistleblower should contact an independent legal advisor before making a public interest disclosure or an emergency disclosure.

Public Interest Disclosure

If a Whistleblower Report has been lodged with a regulatory body, the Whistleblower is permitted to make a public interest disclosure to a journalist or parliamentarian in the following circumstances;

- At least 90 days have passed since the disclosure was made to either ASIC, APRA or another Commonwealth body;
- The Whistleblower does not have reasonable grounds to believe action is being taken;
- The Whistleblower has reasonable grounds to believe it is in the public interest to make an additional disclosure; and
- Before making the Public Interest Disclosure they have provided written notice to the body to which the previous disclosure was made of their intent to make a Public Disclosure.

Emergency Disclosure

An Emergency Disclosure can be made in instances where:

- The Whistleblower has previously made a disclosure to ASIC, APRA or another Commonwealth body;
- The Whistleblower has reasonable grounds to believe that there is a substantial and imminent danger to the health or safety of people or the natural environment;
- Before making the Emergency Disclosure they have provided written notice to the body to which the previous disclosure was made of their intent to make an Emergency Disclosure; and
- The information provided in the Emergency Disclosure is no greater than is required to inform the journalist or parliamentarian of the substantial and imminent danger.

8. What are the protections provided to a Whistleblower?

If you make a report in accordance with this Policy, you will be entitled to the following protections:

- you will be immune from any civil, criminal or administrative legal action (including disciplinary action) for making the disclosure;
- no contractual or other remedies may be enforced, and no contractual or other right may be exercised, against you for making the report;
- in some circumstances, the reported information is not admissible against you in criminal proceedings or in proceedings for the imposition of a penalty;
- anyone who causes or threatens to cause detriment to you or another person in the belief or suspicion that a report has been made, or may have been made, may be guilty of an offence and may be liable for damages;
- your identity cannot be disclosed to a Court or tribunal except where considered necessary;
- the person receiving the report commits an offence if they disclose the substance of the report or your identity either without your consent or contrary to the Disclosure requirements set out Annexure A; and
- you will not be discriminated against or disadvantaged in your employment or engagement with RAC, even if the report is subsequently determined to be incorrect or not substantiated.

All reasonable steps will be taken to ensure that you will not be subject to any form of detrimental conduct. Examples include victimisation, discrimination, harassment, demotion, alterations of duties, damage to property or reputation and dismissal or prejudice.

Disciplinary action may be taken against anyone who subjects you to victimisation, discrimination, bias, harassment, demotion, or dismissal as a result of your legitimate reporting of a matter under this Policy.

It may be necessary during the course of an investigation to take reasonable administrative action to protect you from detriment (e.g. changing your reporting line if the disclosure relates to a manager). Such conduct will not be detrimental conduct. A disclosure will also not prohibit RAC from managing (in the ordinary way) any separate performance issues that may affect your work.

RAC will provide the following support if required and appropriate:

- connecting you with the Employee Assistance Program as well as any other Employees affected by the disclosure, should they require that support;
- appointing an independent support person from the Human Resources Team to deal with any ongoing concerns you may have; or
- connecting you to third party support providers such as Lifeline (13 11 14) and Beyond Blue (1300 22 4636).

You can choose to remain anonymous or adopt a pseudonym while making a disclosure, over the course of the investigation and after the investigation is finalised. You may refuse to answer questions that you feel could reveal your identity during follow-up conversations.

In instances where a disclosure is made to RAC via an email address or by phone where the identity cannot be determined and the Whistleblower has not identified themselves within the email or on the phone, RAC will treat this disclosure as anonymous.

In some circumstances it may be difficult for RAC to properly investigate anonymous reports. If authorities take further legal action on the reported matter, it may become necessary for you to identify yourself. If you wish to benefit from statutory protections provided to Whistleblowers (for example, under the Corporations Act 2001), you may also have to disclose your name. In these instances, RAC will continue to ensure that you are protected from reprisal, intimidation, fear or disadvantage.

If you believe your identity has been disclosed, you can immediately report the incident to either RAC's President or the Chair, (see Annexure A for contact details), for investigation. Additionally, you may also lodge a complaint with a regulator, such as ASIC, APRA or the ATO, for investigation.

You are encouraged to seek legal advice as you may be entitled to seek compensation and other remedies through the courts if:

- you suffer loss, damage or injury because of a disclosure; and
- RAC failed to prevent a person from causing the detriment or did not afford you protections as required by this Policy.

This Policy may not protect you if you are also involved in, or connected to, the improper conduct or illegal activity that is being reported.

9. Support and fair treatment

Any investigation has the potential to damage the career prospects and reputation of people who are the subject of a Whistleblower disclosure. If the disclosure mentions or relates to Employees of RAC other than you, RAC will take steps to ensure that those individuals are treated fairly. This would include:

- handling disclosures confidentially, objectively, fairly and independently;
- assessing each disclosure on its merits and seeking evidence to support allegations;
- notifying an Employee who is the subject of a disclosure about the subject matter of that disclosure at the appropriate time to ensure natural justice and procedural fairness by giving that Employee a chance to respond; and
- providing the affected person with access to support services, if required.

10. Review of Whistleblower Policy

The Group Compliance Manager is responsible for administering, implementing and reviewing this Policy. This Policy is to be reviewed on a triennial basis, or earlier as required.

11. Definitions

Director means a director of an RAC entity.

Eligible Person

Includes:

- a full-time, part-time or casual Employee of the RAC;
- a Director or other Officer (e.g. a company secretary) of a RAC company;
- a RAC Contractor, consultant, supplier or service provider (or one of their Employees or subcontractors); or
- a relative, spouse or dependent of one of the above (or a dependent of their spouse).

Eligible Recipient

Includes:

- Officers;
- Directors;
- Senior Managers;
- Auditor or member of an audit team conducting an audit; or
- Actuaries;

RAC means The Royal Automobile Club of W.A. (Inc.), RACWA Holdings Pty Ltd and each of its related bodies corporate and its subsidiaries, excluding St Ives Group Pty Ltd.

Whistleblower refers to an Eligible Person who reports a matter under this Policy.

Whistleblower Investigation Officer (WIO) is the Group Risk Manager and / or the Head of Risk, RAC Insurance Pty Limited, or in their absence, such other person as approved by the Group Chief Financial Officer

Whistleblower Protection Officer (WPO) is the General Manager Group Governance and / or RAC Insurance's Company Secretary, or in their absence, such other person as approved by the Group Chief Financial Officer

The process for reporting matters (including persons to whom matters can be reported) is set out in Annexure A.

Annexure A – Finding out more Information and How to make Whistleblower Report

Find out more information

If you wish to obtain addition information before reporting please speak to the WPO or the external Whistleblower service, Stoptline.

Consider Alternative Reporting

Prior to reporting a matter under this Policy a Whistleblower should consider whether the concern can be more appropriately escalated through:

- A Line Manager, or Manager once removed.
- Another senior manager, including Health & Safety, People/HR, Risk & Compliance or Legal.
- Any other Eligible Recipient, as specified in this Policy.

NOTE: To ensure the Whistleblower is afforded the protections under this Policy they must state that any reports raised with an Eligible Recipient is a Whistleblower report.

Raising a report

You can choose to remain anonymous or adopt a pseudonym while making a disclosure, over the course of the investigation and after the investigation is finalised. You may refuse to answer questions that you feel could reveal your identity during follow-up conversations.

A Whistleblower can raise a Whistleblower Report, under this Policy, by reporting the matter to any of the following:

- The confidential external Whistleblower service provided by Stoptline:

Telephone: 1300 30 45 50 (Australia only)

Email: makeareport@stoptline.com.au

On-line: <https://rac.stoplinereport.com/>

Mail: RAC c/o Stoptline, PO Box 403, Diamond Creek, VIC 3089

APP: StoptlineSmart phone APP (free download from the Apple iTunes store and Google Play)

- RAC's President or Chair of RACWA Holdings:
 - President, Allan Blagaich, email racclubpresident@rac.com.au
 - Chair, Jim Walker, email jimwalker@walkerjim.com, mobile 0459 041 052

If a Whistleblower is unable to use any of the above reporting channels, a disclosure can be made to:

- An Eligible Recipient; or
- A Regulatory Authority, such as ASIC, APRA, ATO (where related to taxation matters) or other Commonwealth body prescribed by regulation.

An Eligible Recipient may direct the Whistleblower to make the report to the external Whistleblower service, or to the WPO, if they consider it appropriate in the circumstances.

NOTE: To ensure the Whistleblower is afforded the protections under this Policy they must state that any reports raised with an Eligible Recipient is a Whistleblower report.

Reports concerning the CEO, WPO and/or WIO

If a report involves either, one or all of, the CEO, WPO or WIO, the report will be directed to the Chair of RACWA Holdings for investigation and further action.

Investigation

All complaints through the Whistleblower process, will be managed by the WPO (unless inappropriate or otherwise agreed). If a conflict has been identified in the WPO's fulfillment of their role, these tasks may be delegated to an alternative senior manager or independent consultant for any particular complaint.

The WPO and WIO will act independently of each other and the responsibilities of these roles will not reside with one person. Investigations will generally be undertaken or co-ordinated by the WIO. The WIO may use an external investigator to conduct the investigation, either in conjunction with the WIO or independently. The WIO may also use an external expert to assist with an investigation if deemed necessary.

An investigation may not be possible, or will be limited, if there is insufficient evidence to support the report, the matter relates to an incident several years ago, or if the Whistleblower has chosen to remain anonymous or refused to provide a means of being contacted.

Each Whistleblower Report will be assessed to determine whether:

- It qualifies for protection; and
- A formal, in-depth investigation is required.

Once a Whistleblower Report is received the WPO will:

- Assess if the report falls within the scope of this policy.
- If determined to be a Whistleblower Report, commence addressing the matter within 5 business days.
- Assess the risk of detriment to the Whistleblower and provide appropriate support.
- Advise the Whistleblower within 5 business days on how it will be investigated (provided the Whistleblower has provided contact information).
- Notify the relevant CEO and Chairs of the board and relevant Board Audit Committee.
- Consult with the WIO and/or other experts to seek guidance to determine the best way to handle the matter.

- Where appropriate, provide regular progress updates on the status of the investigation, at a minimum on commencement of investigation, progress and completion of investigation.

Note: Eligible Recipients are to contact the WIO to obtain a copy of an investigation checklist.

Record Keeping and Confidentiality

The WIO and WPO will keep a secure record of any documents relating to their investigation with access limited to those with a direct involvement in the investigation.

All investigations will be conducted in a fair and independent manner and all reasonable efforts will be made to preserve confidentiality of an investigation. This means that:

- Any person affected by the investigation should have the opportunity to put their case and be aware of the allegations and evidence against them;
- The investigator will obtain specialist, independent advice on matters outside the knowledge or expertise of the investigator and all RAC Employees are required to assist the investigator to the maximum possible extent in carrying out investigations; and
- Investigations will be carried out as fast as reasonably practicable and with a degree of confidentiality consistent with the seriousness of the allegations.

It is illegal for any person to disclose information that either identifies, or is likely to identify, a Whistleblower outside of the below exceptions.

The Whistleblower is required to keep confidential their report (subject to any legal requirements) to avoid jeopardising an investigation.

Disclosure

Any disclosure of content of the Whistleblower Report will only be permitted if:

- The Whistleblower consents; or
- The disclosure is made to ASIC, APRA, ATO (where relating to a tax matter), the Australian Federal Police, a legal practitioner or a person or body permitted by the Whistleblower Regulations; or
- The information does not include the Whistleblower's identity; and
- All reasonable steps are taken to reduce the risk that the Whistleblower's identity can be determined from the information; and
- It is reasonably necessary for investigating the issues raised.

The WIO will liaise as necessary with the WPO and will keep the WPO abreast of the progress of the investigation.

Reporting of Incident and Outcome

The WIO will prepare an anonymized report on the outcome of the investigation, making recommendations in relation to the subject of the complaint, and on any remedial action needed to guard against similar future occurrences.

The Report will be provided to the WPO, senior management and the Group Audit & Risk Committee or RAC Insurance Pty Ltd Board Audit Committee as appropriate depending on the nature of the Whistleblower Report.

Broader trends identified through Whistleblower Reports will be addressed and mitigated in line with RAC's Risk Management Framework.

There may be circumstances where it is not appropriate to share the final outcome of the Investigation with the Whistleblower.