Policy #G7.0

Whistleblower Policy

1. Introduction

Certain statutory protections are available to people who make a disclosure under the Corporations Act or the Taxation Act (**Whistleblower Protection Scheme**). Only certain kinds of disclosures are protected by the legislation. The protections available relate to, amongst other things, confidentiality and protection from unfair treatment.

A disclosure will 'qualify' for protection under the Whistleblower Protection Scheme if the following three elements are met:

- It is a disclosure by an 'Eligible Whistleblower' (see section 5 below);
- The Eligible Whistleblower has 'reasonable grounds' to 'suspect' that the disclosed information concerns a 'Disclosable Matter' (see section 6 below); and
- The disclosure is made to:
  - Either ASIC, APRA, ATO (in relation to tax matters), a prescribed Commonwealth authority or a legal practitioner (to obtain legal advice or legal representation about the operation of the Whistleblower Protection Scheme); or
  - an 'Eligible Recipient' (see section 8 below).

Public interest and emergency disclosures also qualify for protection (see section 8 below).

2. Purpose

The purpose of the Policy is to set out information regarding the protections for people who make a disclosure under the Whistleblower Protection Scheme (known as **whistleblowers**), including information about:

- the types of disclosures that qualify for protection;
- to whom disclosures can be made and how they can be made;
- the protections available to whistleblowers;
- how MEL will investigate disclosures;
- how MEL will ensure fair treatment of employees who are the subject of, or are mentioned in, disclosures;
- how MEL will support whistleblowers and protect them from detriment; and
- how this Policy is to be made available to MEL staff (including employees and officers).

Recognising the importance of an effective whistleblowing process, this Policy establishes a platform for encouraging the disclosure of actual or suspected wrongdoing and for investigation and response when there are reasonable grounds to suspect misconduct or wrongdoing.

3. Policy Application

The Policy applies to MEL and MEL schools and only in respect of Disclosable Matters.

Where information reported to MEL does not qualify as a Disclosable Matter, MEL will still ensure that the information is treated seriously and addressed appropriately. The relevant process, however, will fall outside the scope of this Policy and the protections outlined in this Policy may not apply. Such disclosures may be protected under other legislation, such as the Fair Work Act (for example, see section 7 below regarding personal work-related grievances).

4. Principles

MEL is committed to fostering a culture grounded in integrity, ethical behaviour, and its core values of ***Compassion, Justice, Respect, Hospitality, Service*** and ***Courage***. MEL encourages all members of our community to speak up about suspected misconduct or improper conduct, knowing they will be supported and protected from detriment. MEL provides safe, confidential, and accessible channels for disclosures and ensures all concerns are handled fairly, respectfully, and in accordance with our legal obligations.

This Policy is underpinned by a strong commitment to building a culture in MEL and its schools, that reflects sound governance and promotes honest and ethical behaviour by:

- encouraging the reporting or disclosure of any reasonable suspicion of misconduct or wrongdoing within MEL, such as unlawful or unethical behaviour;
- supporting and protecting those who disclose suspected misconduct or wrongdoing;
- ensuring mechanisms are in place for handling disclosures confidentially; and
- ensuring individuals authorised by MEL to receive disclosures understand their obligations.

5. Who can make a disclosure as an Eligible Whistleblower?

An Eligible Whistleblower is an individual who is, or has been, any of the following:

- An officer of MEL or its subsidiaries (such as a director or secretary);
- An employee or volunteer of MEL or its subsidiaries (including, but not limited to, employees who are or were permanent, part-time, fixed term or temporary);
- An individual who supplies services or goods to MEL or its subsidiaries (whether paid or unpaid) (including, but not limited to, contractors, consultants, service provides and business partners);
- An employee of a person who supplies services or goods to MEL or its subsidiaries (whether paid or unpaid);
- An individual who is an associate of MEL or its subsidiaries; or
- A relative, dependent or spouse of an individual set out above.

6. What information can be reported as a Disclosable Matter?

MEL encourages the reporting of suspected or actual wrongdoing; being conduct that is illegal, unacceptable or undesirable, or concealment of such conduct.

Disclosures that are not about Disclosable Matters do not qualify for protection under the Corporations Act.

A Disclosable Matter that is eligible for protection under the Whistleblower Protection Scheme is information that:

- concerns misconduct or an improper state of affairs or circumstances in relation to MEL or one of its subsidiaries;
- indicates that MEL, one of its subsidiaries, or one of its or their officers or employees has engaged in conduct that:
  - constitutes an offence against, or a contravention of, the:
    - Corporations Act;
    - *Australian Securities and Investments Commission Act 2001* (Cth);
    - *Financial Sector (Collection of Data) Act 2001* (Cth);
    - *Superannuation Industry (Supervision) Act 1993* (Cth); and
    - any instrument made under these Acts.
  - constitutes an offence against any other law of the Commonwealth punishable by imprisonment for 12 months or more; or
  - represents a danger to the public or the financial system.

Disclosable Matters do not necessarily involve a contravention of a law. For example, 'misconduct or an improper state of affairs or circumstances' could involve conduct that, whilst not unlawful, indicates a systemic issue of concern that the relevant regulator should know about to properly perform its functions. It may also relate to behaviour and practices that may cause harm to employees or the school community. Information that indicates a significant risk to public safety or the stability of, or confidence in, the financial system is a Disclosable Matter, even if it does not involve a breach of a particular law.

Specific examples of Disclosable Matters include:

- systemic, wilful or serious breach (or breaches) of MEL's internal policies, including the MEL Code of Conduct (noting that individual breaches are likely to be excluded on the basis that they are 'personal work-related grievances' – see section 7 below);
- conduct posing a significant or serious threat to the health and safety of workers or students;
- serious mismanagement of MEL's resources;
- engaging in or threatening to engage in victimisation or detrimental conduct towards someone for reporting a Disclosable Matter;
- instruction to cover up or attempt to cover up serious wrongdoing;
- interference with an internal or external audit process;
- unethical conduct or conduct that creates a serious risk to the reputation of MEL;
- conduct that is dishonest, fraudulent, corrupt, negligent or illegal (such as theft, drug sale/use, criminal damage);
- conduct that is in breach of legal or regulatory requirements; and
- financial irregularities or conduct that creates a serious risk to the financial wellbeing of MEL, including, but not limited to, fraud, money laundering, or misappropriation of funds.

7. What disclosures do not qualify for protection?

MEL will treat all reports of Disclosable Matters seriously and take steps to protect anyone who raises concerns in line with this Policy. An Eligible Whistleblower can still qualify for protection under this Policy where their disclosure turns out to be factually incorrect. However, deliberately false or vexatious disclosures will not be tolerated. Anyone making a deliberately false disclosure may be subject to disciplinary action, which may include dismissal.

A disclosure does not qualify for protection if it is a 'personal work-related grievance'.

Personal work-related grievances

A disclosure solely about a personal work-related grievance does not qualify for protection under the Whistleblower Protection Scheme. Such personal work-related grievances include:

- an interpersonal conflict with another employee;
- a decision about your engagement, transfer or promotion;

- a decision about the terms and conditions of your engagement; or
- a decision to suspend or terminate your engagement or otherwise discipline you.

Employees can raise personal work-related grievances internally under MEL and / or school policy or may seek legal advice about their rights and protection in relation to employment matters.

That said, a personal work-related grievance may qualify for protection if:

- it has significant implications for MEL that do not relate to the discloser and this may include sexual harassment or sex-based misconduct where, for example, it is systemic conduct unrelated to the Eligible Whistleblower;
- it concerns conduct, or alleged conduct, in contravention of specified corporate and financial services laws, or that constitutes an offence punishable by 12 months or more imprisonment under any other Commonwealth laws. This may include serious sex-based misconduct;
- it concerns conduct that represents a danger to the public or financial system;
- the Eligible Whistleblower suffers from or is threatened with detriment for making a disclosure;
- the Eligible Whistleblower seeks legal advice or representation about the operation of the whistleblower protections under the Corporations Act; or
- it concerns conduct prescribed by the Corporations Act.

8. How can Eligible Whistleblowers make a disclosure?

This Policy establishes several different channels under which whistleblowers can report suspected or actual wrongdoing. For the protections under the Whistleblower Protection Scheme to apply, a disclosure must be made directly to an 'Eligible Recipient' within MEL or to a relevant external party.

An Eligible Recipient includes:

- MEL Disclosure Officers (see table below);
- An officer or senior manager of MEL or a related body corporate (which includes a director, senior executive or company secretary of MEL);
- an auditor, or a member of an audit team conducting an audit, of the body corporate or a related body corporate; or
- an actuary of the body corporate or a related body corporate.

An Eligible Whistleblower may wish to seek additional information before formally making a disclosure to an Eligible Recipient. If an Eligible Whistleblower wishes to obtain additional information, they may do so by contacting the Whistleblower Protection Officer or an independent legal advisor.

Making a disclosure within MEL

MEL encourages disclosures to be made internally in the first instance. At MEL, the role of Disclosure Officer is held by the individuals listed below who are authorised by MEL to receive disclosures. An Eligible Whistleblower's disclosure qualifies for protection from the time it is made to a Disclosure Officer, regardless of whether the Eligible Whistleblower or the Disclosure Officer recognises that the disclosure qualifies for protection at that time as a Disclosable Matter.

Responsibility	Role and contact details	Reporting Requirement
MEL Whistleblower Protection Officer	**Head of Legal** Mercy Education Ltd Suite 2.02, Level 2, 289, Wellington Parade South EAST MELBOURNE VIC 3002 legal@mercy.edu.au	• Regular reporting to RISKCOM, including findings of an investigation

Responsibility	Role and contact details	Reporting Requirement
• Provide advice to individuals about making a disclosure • Receive whistleblower disclosures from an Eligible Whistleblower, or through referrals from other MEL Disclosure Officers • Instigate or authorise investigations		• Update the whistleblower throughout the investigation and notify of outcome following investigation
MEL Disclosure Officers • Provide advice to individuals about making a disclosure • Receive whistleblower disclosures from an Eligible Whistleblower • Refer disclosures to the Whistleblower Protection Officer for possible investigation	**Chief Executive Officer** Mercy Education Ltd Suite 2.02, Level 2, 289, Wellington Parade South EAST MELBOURNE VIC 3002 chiefexecutive@mercy.edu.au **Board Chair** Mercy Education Ltd Suite 2.02, Level 2, 289, Wellington Parade South EAST MELBOURNE VIC 3002 boardchair@mercy.edu.au **Chief Financial Officer** Mercy Education Ltd Suite 2.02, Level 2, 289, Wellington Parade South EAST MELBOURNE VIC 3002 Michael.Vella@mercy.edu.au **Head of Legal** Mercy Education Ltd Suite 2.02, Level 2, 289, Wellington Parade South EAST MELBOURNE VIC 3002 legal@mercy.edu.au **Human Resources Manager** Mercy Education Ltd Suite 2.02, Level 2, 289, Wellington Parade South EAST MELBOURNE VIC 3002 Justin.Groenewaldt@mercy.edu.au	• Update the whistleblower throughout the investigation, in consultation with the Whistleblower Protection Officer • Notify whistleblower of outcome following investigation in certain circumstances, depending on to whom the disclosure in question has been made

Disclosures may be made verbally, or in writing, to any Disclosure Officer.

If an Eligible Whistleblower does not feel comfortable raising their disclosure with a Disclosure Officer, they could also raise it with an officer of senior manager of MEL. For these purposes, an officer or senior manager includes any member of the MEL Executive Team.

The CEO will determine the requirement for and oversee any investigation in relation to disclosures concerning the Whistleblower Protection Officer. Further, if the matter of disclosure concerns the conduct of a Director of the Board of MEL, the Whistleblower Protection Officer will ensure the matter is reported to MMC through its Board Chair, Level 5, 250 Victoria Parade East Melbourne, P: (03) 9448 1880.

Disclosures can be made anonymously (see section 9 below).

Making a disclosure to Stopline

Alternatively, if an Eligible Whistleblower does not feel comfortable raising their disclosure directly with an Eligible Recipient within MEL, they may make a disclosure to **Stopline**, MEL's external and independent whistleblowing service.

Stopline provides a confidential and secure mechanism for reporting whistleblower matters and acts as an intermediary between the discloser and MEL.

Through Stopline, an Eligible Whistleblower can:

- make a disclosure confidentially and, if they choose, anonymously;
- communicate securely via an online message board linked to their report;
- upload documents or other supporting material;
- receive updates or provide further information in relation to their disclosure; and
- raise concerns about any detriment or request further support in connection with their disclosure.

Stopline operates 24 hours a day, 7 days a week and accepts disclosures through multiple channels, including telephone, online webform and email. Accessibility options are available, including use of the National Relay Service and access to interpreting services where required.

Upon receiving a disclosure, Stopline will document the report and provide it to the relevant authorised MEL Whistleblower Protection Officer or other Disclosure Officer. Where the disclosure relates to a person who would ordinarily receive the report, Stopline will exclude that person and provide the information to an alternative authorised recipient to preserve confidentiality and independence.

A person may choose to remain anonymous when making a disclosure. While MEL will take reasonable steps to investigate anonymous disclosures, anonymity may limit MEL's ability to seek further information or provide direct feedback.

To make a disclosure to Stopline:
Phone: 1300 30 45 50
Online: https://makeareport.stopline.com.au/portal/landing/mercyeducation
Email: makeareport@stopline.com.au
Mail: Mercy Education c/o Stopline PO Box 403 Diamond Creek, VIC 3089

Making a disclosure to a body or person outside MEL

Disclosable Matters can also be raised outside of MEL with the following bodies:

- ASIC, APRA, or another prescribed Commonwealth body;
- legal practitioners for the purpose of obtaining legal advice or representation about the operation of whistleblower legislation; or;
- journalists or parliamentarians in specific circumstances (i.e. public interest disclosures or emergency disclosures – see further below).

If an Eligible Whistleblower wishes to make their disclosure to an external party, they may wish to consult the following guidance to ensure that their disclosure will qualify for protection: ASIC Information Sheet 239: How ASIC handles whistleblower reports.

Public interest and emergency disclosures

Under specific circumstances, disclosures can be made to a journalist or parliamentarian and still qualify for protection. For a disclosure to be considered a public interest or emergency disclosure, it must meet strict criteria, including that:

- **Prior Reporting to Regulator or Prescribed Body**: The information disclosed must have been reported previously to ASIC, APRA or another prescribed Commonwealth authority; and
- **Minimum 90-Day Interval**: At least 90 days must have elapsed since the initial disclosure to the regulator or prescribed body.

Whistleblowers contemplating a public interest or emergency disclosure are strongly advised to seek independent legal advice before proceeding. This precaution ensures that individuals are well informed about the legal implications and safeguards associated with such disclosures.

9. Anonymous disclosures

Anonymous disclosures are capable of being protected under the Whistleblower Protection Scheme.

Eligible Whistleblowers can choose to remain anonymous while making a disclosure, over the course of an investigation and after the investigation is finalised. Eligible Whistleblowers can refuse to answer questions they consider could reveal their identity at any time.

If you choose to remain anonymous, please maintain two-way communication with MEL (such as via an anonymous email address), so that follow-up questions and feedback can be provided. This will help ensure that MEL can appropriately address your disclosure.

10. Protections

Identity protection (confidentiality)

MEL has a legal obligation to protect the confidentiality of an Eligible Whistleblower's identity, whether or not they have made their disclosure on an anonymous basis.

Maintaining confidentiality is crucial, and individuals within MEL must refrain from identifying a whistleblower or disclosing information that may lead to their identification, unless an exception applies. Unless the Eligible Whistleblower consents, it is against the law for a person to disclose an Eligible Whistleblower's identity or any information that may lead to their identification. However, there are exceptions which include:

- if a person discloses the identity of the Eligible Whistleblower to:
  - ASIC, APRA, the Australian Federal Police or the ATO (in relation to tax matters);
  - a legal practitioner for the purposes of obtaining legal advice or legal representation about the disclosure; or
  - to a body prescribed by the Corporations Act; or
- if it is reasonably necessary to disclose the information to investigate the issues raised, provided that:
  - the information does not contain the whistleblower's identity; and
  - MEL has taken all reasonable steps to reduce the risk that the whistleblower will be identified from the information.

Options for preserving the confidentiality of an Eligible Whistleblower's identity include:

- all personal information or reference to the whistleblower will be redacted;
- the whistleblower will be referred to in a gender-neutral context;

- the whistleblower will be contacted to help identify certain aspects of the disclosure that could inadvertently identify them;
- the whistleblower may adopt a pseudonym, which may be appropriate where the whistleblower's identity is known to the Disclosure Officer, but they do not want to disclose their identity to others; and
- appropriately trained and qualified staff will handle disclosures.

Confidentiality in relation to reportable conduct

If a disclosure involves alleged misconduct committed against, with, or in the presence of, a child, such as relevant sexual offences, sexual misconduct, physical violence, behaviour that causes significant emotional or psychological harm and significant neglect, it may also constitute reportable conduct under the relevant legislation.

MEL has a statutory obligation to report any reportable conduct in line with the respective Reportable Conduct Schemes. For example, in Victoria, this is to the Commission for Children and Young People, in Western Australia, this is to the Ombudsman Western Australia, and in South Australia this is the Department for Child Protection SA.

MEL also has other reporting obligations, such as, reporting alleged criminal behaviour to the Police and mandatory reporting in relation to alleged child abuse.

For MEL to comply with its statutory reporting obligations (including under the Reportable Conduct Scheme), MEL may be required to report information to an external regulatory body which could lead to the identification of the Eligible Whistleblower. By making a disclosure involving reportable conduct, Eligible Whistleblowers acknowledge, and consent to, the disclosure of this information to the relevant regulatory body, the Police and other relevant authorities, notwithstanding that it might lead to their identification.

Protection from detrimental acts or omissions

MEL is committed to protecting Eligible Whistleblowers from detriment (including Eligible Whistleblowers who make an anonymous disclosure). Civil and criminal sanctions apply to breaches of the Whistleblower Protection Scheme. Taking, inciting, or threatening detrimental action against an Eligible Whistleblower due to a disclosure or cooperation with an investigation is an offence.

Specific examples of 'detriment' include dismissing an employee from their employment, altering an employee's position or duties to their disadvantage, harassing or intimidating a person, and harming or injuring a person (including psychologically). Specific examples of actions that are not detrimental conduct may include 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), or managing a discloser's unsatisfactory work performance, if the action is in line with the entity's performance management framework.

MEL will take reasonably practicable steps to protect an Eligible Whistleblower from detriment. This includes, but is not limited to, taking steps to ensure Eligible Recipients within MEL are aware of their obligations to maintain confidentiality (see section 10 below), providing support services (see section 13 below), and taking steps to address any allegation of detrimental action (which may include investigation – see section 11 below).

Allegations of detrimental conduct are to be reported to the Whistleblower Protection Officer and may be addressed under the relevant MEL policy or Code of Conduct as misconduct.

Compensation and other remedies

An Eligible Whistleblower (or any other employee or person) can seek compensation and other remedies through the courts if:

- they suffer loss, damage or injury because of a disclosure; and
- MEL failed to take reasonable precautions and exercise due diligence to prevent the detrimental conduct.

Courts have broad scope to make orders against anyone found treating an Eligible Whistleblower detrimentally, including orders for compensation against individual employees.

Civil, criminal and administrative liability protection

An Eligible Whistleblower is protected from any of the following in relation to their Disclosable Matter:

- civil liability (e.g. any legal action against the discloser for breach of an employment contract, duty of confidentiality or another contractual obligation);
- criminal liability (e.g. attempted prosecution of the discloser for unlawfully releasing information, or other use of the disclosure against the discloser in a prosecution (other than for making a false disclosure)); and
- administrative liability (e.g. disciplinary action for making the disclosure).

The protections do not grant immunity for any misconduct an Eligible Whistleblower has engaged in that is revealed in their disclosure.

11. Handling and investigating Disclosable Matters

Disclosures will be acknowledged by MEL upon receipt, assuming the 'Eligible Whistleblower' can be contacted.

Disclosure Officers will consider any disclosure made on reasonable grounds. When considering a disclosure and making a referral to the Whistleblower Protection Officer, Disclosure Officers will focus on the substance of the disclosure rather than what they consider is the motive for disclosing.

Disclosure Officers at MEL will then forward the report to the Whistleblower Protection Officer (where relevant), who will:

- determine, or confirm, if the disclosure falls within the Whistleblower Protection Scheme; and
- determine if an investigation is required (and if so, how that investigation should be carried out).

Investigating a disclosure

The objective of an investigation is to determine if there is sufficient evidence to substantiate the disclosure and to ensure the Eligible Whistleblower is protected.

If an investigation is required, the Whistleblower Protection Officer will determine:

- the nature and scope of the investigation;
- who will conduct the investigation (including whether an external investigation is appropriate); [*If an internal investigation is appropriate, the Whistleblower Protection Officer may appoint an internal investigation officer (for example, from People and Culture or an external law firm) to conduct the investigation, depending on the nature of the disclosure*]
- any advice (technical, legal or financial) required to support the investigation; and
- the anticipated timeframe of the investigation.

The CEO will determine the requirement for and oversee any investigation in relation to disclosures concerning the Whistleblower Protection Officer. Further, if the matter of disclosure concerns the conduct of a Director of the Board of MEL, the Whistleblower Protection Officer will ensure the matter is reported to MMC through its Board Chair.

Where practicable, the Eligible Whistleblower will be kept informed of the steps taken or to be taken (or if no action is to be taken, the reason for this), and provided with appropriate updates, including about the expected timeline, progress and outcome of the investigation. MEL will ensure confidentiality is not compromised when providing regular updates. The extent of the information provided, or whether it will be provided at all, will be subject to applicable confidentiality considerations, legal obligations and any other factors MEL considers relevant in the situation.

Where appropriate, MEL will report the findings of an investigation to RISKCOM. The method for documenting and reporting the findings of an investigation will depend on the nature of the disclosure, but may include a summary report of the findings. Any reporting of findings will have regard to applicable confidentiality requirements. There may be circumstances where it may not be appropriate to provide details of the outcome to the Eligible Whistleblower.

12. Fair Treatment

If the Disclosable Matter mentions or relates to staff of MEL other than the Eligible Whistleblower, MEL will take steps to ensure that those individuals are treated fairly. Typically, this would include giving those persons an opportunity to respond to the subject matter of the disclosure having regard to principles of procedural fairness. In addition, action would only be taken against such a person if there is cogent evidence of wrongdoing.

13. Support

Eligible Whistleblowers can rely on the safeguards outlined in this Policy when making disclosures that qualify for protection under the Whistleblower Protection Scheme. MEL is committed to transparency and to building an environment in which people feel safe to raise legitimate issues relating to MEL's operations.

14. Implementation and Accessibility

It is the responsibility of all MEL officers and employees to comply with, be aware of, and understand the scope of, the Whistleblower Protection Scheme and the protections that it affords Eligible Whistleblowers.

The Policy will be the subject of induction and subsequent in-service refresher training. Regular training will be provided to every employee.

The Policy is accessible to all people connected with MEL and the public. This includes being available on the MEL Education Portal, public website and school websites.

This Policy is not a term of any contract, including any contract of employment, and does not impose any contractual duties, implied or otherwise, on MEL or its officers and employees. This Policy may be varied by MEL from time to time pursuant to the MEL Policy Framework.

15. Failure to Comply with this Policy

Any breach of this Policy may result in disciplinary action, up to and including termination of employment or contractual arrangement.

16. Definitions

Term	Definition
APRA	Australian Prudential Regulation Authority
ASIC	Australian Securities and Investment Commission
ATO	Australian Taxation Office
CEO	Chief Executive Officer of MEL
Corporations Act	*Corporations Act 2001* (Cth), including regulations made for the purposes of the Corporations Act
Disclosable Matter	Information to which the whistleblower protections apply
Eligible Recipient	An individual who can receive a disclosure
Eligible Whistleblower	An individual to whom the whistleblower protections apply
Fair Work Act	*Fair Work Act 2009* (Cth), including regulations made for the purposes of the Fair Work Act
MEL	Mercy Education Ltd (ABN 69 154 531 870)
MMC	Mercy Ministry Companions Ltd (ABN 86 646 217 790)
Policy	G7.0: Whistleblower Policy
RISKCOM	The Risk and Compliance Committee of the MEL Board
Taxation Act	*Taxation Administration Act 1953* (Cth), including regulations made for the purposes of the Taxation Act

17. Related Documents

This Policy should be read in conjunction with the following MEL documents:
Policy Framework
Complaints Management Policy
Privacy Policy
Conflict of Interest Policy
Child Safety & Wellbeing Reporting Policy
Sexual Harassment Policy

Related legislation, regulations and standards:
Corporations Act 2001 (Cth)
Taxation Administration Act 1953 (Cth)
Privacy Act 1988 (Cth)
Australian Securities and Investments Commission Act 2001 (Cth)
Financial Sector (Collection of Data) Act 2001 (Cth)
Superannuation Industry (Supervision) Act 1993 (Cth)
ASIC's Regulatory Guide 270 Whistleblower Policies

18. Policy Evaluation

The CEO and / or their delegate will monitor the implementation of this Policy and will review on an ongoing basis the Policy's suitability and effectiveness including that internal control systems and procedures are periodically audited to ensure that they are effective in minimising the risk of non-compliance with this Policy.

The CEO and / or their delegate will provide the MEL Board with information on any material incidents reported under this Policy. The CEO and / or their delegate will also, at least annually, provide the MEL Board with a summary of disclosures made under this Policy, including metrics on disclosures made and additional information about any material incidents raised.

19. Policy Review History

This is the third version of this Policy. The Policy was reviewed in consultation with the MEL Executive Team before being presented to RISKCOM for recommendation for approval to the Board.

Substantial revisions bring the format of this Policy into alignment with the new MEL Policy Framework developed in early 2026.

This Policy will be reviewed in accordance with the MEL Policy Framework every three years, or earlier, if required, to:

- ensure reports or breaches are appropriately recorded, investigated and responded to;
- ensure that it remains current with respect to legal and regulatory requirements;
- ensure that it operates effectively; and
- confirm whether any changes are required.

Any amendments to this Policy must be done in consultation with the MEL Executive Team, endorsed by RISKCOM and approved by the MEL Board.

Version	Date Released	Next Review	Executive Sponsor	Approved
1.0	January 2020	December 2022	CECV	MEL Board
2.0	September 2023	September 2025	Head of People & Culture	MEL Board
3.0	March 2026	March 2029	Head of Legal	MEL Board