

Whistleblower Policy

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1. Introduction

The policy outlines the commitment of the Community Housing Limited Group of Companies (CHL) in creating and maintaining an open working environment in which the Whistleblowers able to raise concerns regarding actual or suspected misconduct, malpractice, unethical or unlawful behaviour without fear of retribution.

2. Aim and Purpose

The purpose of this policy is to provide clarity on how CHL will support Whistleblowers so that they:

- are encouraged to express their concerns;
- know how to express their concerns, including their right to remain anonymous;
- know what will happen when they express their concerns; and
- feel safe in expressing their concerns and will not be subject to retaliation or victimisation in response to expressing their concerns.

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3. Principles of the Whistleblower Policy

3.1. Who is a Whistleblower and what is Reportable Conduct

A person who makes or attempts to make a disclosure of a "Reportable Conduct" under this policy is a Whistleblower. It also includes any person CHL determines is a Whistleblower and that the protections under the policy should apply in addition to any protections which may apply under any applicable law, as a result of making a disclosure.

The policy applies to all:

- · current and former officers;
- current and former employees, temporary staff, secondees, volunteers;
- contractors, suppliers, consultants, service providers (including their employees);
- an associate, relative or dependent of any of the above; and
- any other individual as prescribed by any regulations made under section 1364 of the Corporations Act for the purposes of being an eligible Whistleblower.

A Reportable Conduct is any information or concern (actual or reasonable grounds to suspect) about a misconduct, whether or not such misconduct is in breach of any law, or an improper state of affairs or circumstances within or involving CHL which is considered, including but not limited, to be any of the following:

- corrupt;
- illegal;
- fraudulent;
- criminal conduct;
- negligence;
- abuse of power;
- mismanagement;
- · breaches of tax laws and tax avoidance;
- in breach of any regulation, internal policy or code (including Code of Conduct policy);
- · endangering health or safety or the financial system;
- any other conduct which may cause us financial or non-financial loss (including reputational harm) or be otherwise detrimental to CHL; or
- concealing any Reportable Conduct.

It should be noted that personal work-related grievances are not within the scope of protected disclosures. For example, a decision about the transfer or promotion of an employee is not a protected disclosure.

However, a personal work-related grievance may still qualify for protection if:

- it includes information about misconduct, or information about misconduct includes or is accompanied by a personal work-related grievance (mixed report);
- the entity 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, or the disclosure relates to
 information that suggests misconduct beyond the discloser's personal circumstances;
- the discloser suffers from or is threatened with detriment for making a disclosure; or
- the discloser seeks legal advice or legal representation about the operation of the whistleblower protections under the Corporations Act.

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3.2. PROTECTIONS AVAILABLE TO WHISTLEBLOWERS, INCLUDING THE PROTECTIONS AVAILABLE UNDER THE LEGISLATION

Under the regime, implemented primarily via amendments to the Corporations Act 2001 (Cth) (Corporations Act) and Taxation Administration Act 1953 (Cth) (Tax Act), Whistleblowers receive protection if they report corruption, fraud, tax evasion or avoidance and misconduct.

Under the Treasury Laws Amendment (Enhancing Whistleblower Protections) Act 2019 (Cth) (Whistleblower Act), a disclosure qualifies for protection if the following requirements are met:

- the disclosure is made by an "eligible whistleblower", which is defined to include current or former
 officers, employees, contractors and individual associates of the entity, or its current or former relatives
 or dependents;
- the disclosure is made to the Australian Securities and Investments Commission (ASIC), the Australian Prudential Regulation Authority (APRA) in case of Corporations Act, a prescribed Commonwealth authority, or an "eligible recipient" such as an officer, senior manager, auditor or person authorised by the entity to receive disclosures; and
- the Whistleblower has reasonable grounds to suspect a Reportable Conduct.

The legislation does not deal with the public sector. There is separate legislation that provides for a whistleblower regime for the Commonwealth public sector (in particular, under the Public Interest Disclosure Act 2013 (Cth) – which has some similarities to the new corporate and financial sector regime). There are State and Territory based public sector disclosure regimes.

4. How CHL aims to achieve these policy principles

4.1. How CHL will support Whistleblowers and protect them from detriment

If the Whistleblower prefers to remain anonymous or place restrictions on who is informed of their identity, they should communicate their intention in the first possible opportunity. The information received from the Whistleblower (or that could lead to their identification), will be treated strictly confidentially, and will not be shared unless:

- the information does not include the Whistleblowers identity;
- the Whistleblower has provided prior consent (in writing wherever possible or required);
- it is reasonably necessary for investigating the issues raised in the disclosure;
- we are compelled by law to do so;
- we consider it appropriate to make a disclosure to a regulator under legislation.

If you have reasonable grounds to suspect Reportable Conduct, even if it turns out your concerns are mistaken, CHL will safeguard the interests of Whistleblower and those involved in assisting with the investigation, having regard to this policy and any other applicable policies and laws. CHL will take whatever action is possible consistent with this policy to make sure that the Whistleblower is not personally disadvantaged for making a report, whether by dismissal, demotion, any form of harassment, discrimination or any form of current or future bias.

CHL does not tolerate retaliation or adverse action related to person reporting a concern. Anyone found to be victimising or disadvantaging someone for making a disclosure under this policy will be subject to further action including disciplinary action in case of employees.

CHL may also protect the Whistleblower from detrimental acts or omissions by providing practical support services such as counselling or allowing the Whistleblower to perform their duties from another location.

These protections apply not only to internal disclosures, but also to disclosure made to external bodies in accordance with the Corporations Act. However, protections granted under this policy do not apply to deliberate false disclosures.

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A Whistleblower may be entitled to seek compensation, or other remedies through the Courts, if they have suffered loss, damage or injury because of the disclosure or if CHL failed to take reasonable precautions and exercise due diligence to prevent the detrimental conduct. Whistleblowers that are seeking compensation are encouraged to seek independent legal advice.

A Whistleblower is protected from civil liability, criminal liability and administrative liability in relation to the disclosure. However, the protections do not grant immunity for any misconduct the Whistleblower has engaged in that is revealed in their disclosure.

4.2. How and to whom an individual can make a disclosure

CHL has engaged RSM Australia Pty Ltd (RSM) to be a nominated eligible receipt for whistle blower reports. RSM provides a "Whistleblower Reporting Service" operated 24 hours a day, 365 days a year.

The RSM Whistleblower Reporting Service allows Eligible Whistleblowers to make a disclosure by accessing https://www.rsm.global/australia/WBreporting, emailing RSMHelpline@rsm.com.au, or posting mail to the attention of: the National Head of Fraud & Forensic Services, RSM Australia, Level 21 55 Collins Street, Melbourne, Vic, 3000.

Please note, if you wish to remain anonymous, please only make the disclosure through the website or by postage.

All communication received through the Whistleblower Reporting Service will be received confidentially by RSM.

RSM will create a written report which contains the reported information, a brief triage assessment, any recommendations and the contract details supplied by the Whistleblower if they have elected to not claim anonymity.

RSM will provide the written report to the two nominated **eligible recipients** of disclosures nominated by CHL for the Whistleblower Reporting Service, being:

- Head of Risk and Compliance
- Head of Human Resources.

As per the Corporations Act, any disclosure of Reportable Conduct under this policy may also be made by discussing or put the concern in writing to an eligible recipient:

- a CHL Officer e.g. director, CEO, secretary etc. (as defined in the section 9 of the Corporations Act 2001); or
- senior manager of the entity but not the person's managers or supervisors; or
- an auditor; or
- regulators such as ASIC or APRA in the case of the Corporations Act and ASIC Act or, in the case of the new tax regime, the Australian Taxation Commissioner or a prescribed Commonwealth authority;
- disclosures to lawyers for the purposes of obtaining legal advice is also a protected disclosure and are permitted;
- a Whistleblower may, under the Corporations Act regime, but not the Tax Act regime, also make
 disclosure in extreme cases to a politician or journalist where there is a public interest or emergency
 reason.

The Whistleblower can elect to remain anonymous, if preferred. The Whistleblower must act honestly and reasonably in making the disclosure, with a reasonable ground to suspect that Reportable Conduct has occurred.

In certain circumstances, a disclosure made to a journalist or parliamentarian may qualify for protection. A potential Whistleblower should contact an independent legal adviser before making a public interest or emergency disclosure.

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4.3. How the company will investigate disclosures that qualify for protection under the legislation

If the disclosure is received through RSM, the eligible recipients will conduct investigations in an objective, timely, thorough, independent and confidential manner. Either one or both eligible receipts will conduct a preliminary review of the allegations raised in the disclosure investigation on a case-by-case basis.

Alternatively, if the disclosure is made to an eligible recipient under the Corporations Act, CHL will conduct investigations in an objective, timely, thorough, independent and confidential manner. An Investigation Officer will be assigned to conduct a preliminary review of the allegations raised in the disclosure investigation on a case-by-case basis. The Investigation Officer may be a senior staff member or some other independent and suitably qualified person nominated by the CHL Officer, who is not associated directly or indirectly on the allegations raised in the report.

Each disclosure will be assessed to determine whether it qualifies for protection and whether a formal, in-depth investigation is required or whether alternative actions may be required. Investigation processes will vary depending on the precise nature of the conduct being investigated. If there is insufficient information to warrant further investigation, or the initial investigation concludes that the concerns raised are not substantiated, the investigator will notify the person at the earliest opportunity.

The investigators will provide regular updates to the Whistleblower, assuming their identity is known.

If the concern is raised anonymously, this may affect the ability to investigate the matter and to communicate with a Whistleblower about any findings. Where appropriate, the subject of the allegations will be informed of the allegations and provided with the opportunity to respond.

Throughout the whole investigative provide, the Whistleblower and those mentioned in the disclosure will be treated fairly.

The Investigator's will notify the Whistleblower (if known) the findings of the investigation arising from the report to the extent permitted, subject to considerations to privacy of those subject to the Reportable Conduct and confidentiality requirements. The potential findings may include:

- the concerns were substantiated or partially substantiated and appropriate action has been taken;
- the concerns were not substantiated and no further action will be taken unless further evidence becomes available;
- a determination was not possible and no further action will be taken unless further evidence becomes available

If the Whistleblower is unsatisfied with the findings of the investigation, they may lodge a complaint with a regulator.

TIMEFRAMES

The timeframe for responding, investigating and resolving a disclosure will vary based on the complexity of the information disclosure.

CHL will endeavour to respond to a disclosure within 3 business days of becoming aware and begin an investigation, if required, within 10 business days of a disclosure.

Please note that there may be circumstances where it is not appropriate to provide details of the outcome to the Whistleblower. In this instance, the Whistleblower will be informed that the investigation has nonetheless concluded.

RECORDS

CHL will ensure that the Whistleblowers identity is protected by using gender-neutral language and redact any identifiable descriptions or comments in the records.

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The method for documentation of the investigation and outcome will depend on the nature of the disclosure. However, all documents, records and reports relating to the investigation of a reported concern under this policy, will be confidentially stored and retained in an appropriate and secure manner.

4.4. How the company will ensure fair treatment of those who make disclosures and any employees who are mentioned in whistleblower disclosures

CHL will appoint a Whistleblower Protection Officer (WPO), tasked with the responsibility of protecting and safeguarding the interests of the Whistleblower.

For the purposes of this policy the WPOs are:

- Managing Director;
- Group Company Secretary; and
- Head of Corporate Services.

CHL will aim for a diversity of gender representation within its nominated WPOs.

Before or at any other time in the disclosure process, any specific questions about this Whistleblower Policy, measures to ensure confidentiality or protection issues should be directed to the above WPOs.

CHL will ensure fair treatment of those who make disclosure and those who are mentioned in disclosures by handling disclosures confidentially and assessing the disclosure objectively to determine whether there is substantive evidence to support any investigation.

An employee who is mentioned in a disclosure will be advised about the subject matter of the disclosures when required by the principals of natural justice and procedural fairness.

4.5. Reporting outside the company

Nothing in the policy is intended to restrict employees, directors, contractors and consultants from raising issues, or providing information to, or communicating with a law enforcement body or a regulator in accordance with any relevant law and regulations in all jurisdictions in which we conduct business.

Breaching the confidentiality of the identity of a Whistleblower, or victimising (or threatening to victimise) a Whistleblower may incur significant criminal and civil penalties.

4.6. How the policy will be made available

The policy and subsequent updates will be available internally on CHL's intranet and externally on the CHL Website.

4.7. OTHER MATTERS PRESCRIBED BY THE REGULATION

Any changes to the Regulation from time to time make a part of this policy.om time to time.

4.8. Reporting outside the company

It is CHL's aim to ensure that employees, directors, contractors and consultants do not feel the need to discuss company concerns outside of CHL, however, nothing in the policy is intended to restrict employees, directors, contractors and consultants from raising issues, or providing information to, or communicating with a law enforcement body or a regulator in accordance with any relevant law and regulations in all jurisdictions in which we conduct business.

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5. Related legislation, industry frameworks and standards, CHL policy and procedures

5.1. EXTERNAL REFERENCES

Corporations Act 2001 (Cth)				
Taxation Administration Act 1953 (Cth)				
ASIC Regulatory Guide 270 Whistleblower Policies				

6. Monitoring and review

This document should be reviewed and revised periodically and/or as required. The period between reviews must not exceed two years. This document remains valid until such time that a new version is published.

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Operations policy review table

Document reference	Date and version	Reason for review	Review frequency	Owner	Approver
POLHOUAUSNATWHI202305	February 2023, Version 5.0	Scheduled review	Every two years	Company Secretary	CHL Board

Board policy review table

Date	Version	Reason for review	Review frequency	Owner	Approver
February 2023	Version 2.0	Scheduled review	Every two years	Company Secretary	CHL Board

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