

# SUMMARY OF THE BANK'S WHISTLEBLOWER POLICY



Date: December 2019

Unity Bank is committed to best practice in Corporate Governance, Compliance and Ethical Conduct throughout its business.

## PURPOSE

Unity Bank's Whistleblower Policy ("**Policy**") reflects the Bank's commitment to the highest standards of ethical conduct in all the Bank's activities by:

- Establishing guidelines for **whistleblowers** to disclose improper acts or conduct observed by them;
- Discourage **improper conduct**,
- Enable **whistleblowers** to report suspected **improper conduct** without risk of detriment to them or others; and
- Facilitate the investigation of such reports.

This Policy is applicable to all employees within the Bank, and the additional people specified in the definition of '**eligible recipients**' below. It is important for **eligible whistleblowers** to be aware that, in addition to this Policy, certain statutory protections and private rights may be available to **eligible whistleblowers** under Australian legislation.

## WHO CAN MAKE A DISCLOSURE (Eligible Whistleblowers)

Under this Policy, any of the following **eligible whistleblowers** can disclose suspected or actual **improper conduct**:

- an officer of the Bank
- an employee of the Bank

- a director of the Bank
- an individual who supplies goods or services to the Bank (either paid or unpaid)
- an employee of a person who supplies goods or services to the Bank (either paid or unpaid)
- an individual who is an associate of the Bank
- former employee or former non-executive director of the Bank
- the spouse, relative or a dependant of any of the persons listed above

## WHO CAN RECEIVE A DISCLOSURE WITHIN THE BANK\* (Eligible Recipients)

Under this Policy, any of the following **eligible recipients** can receive disclosure regarding suspected or actual **improper conduct**:

- a Director or other Officer of the Bank
- a Senior Manager of the Bank
- an Auditor (or member of an audit team conducting an audit) of the Bank
- the Whistleblower Investigation Officer

## WHAT TYPE OF IMPROPER CONDUCT CAN BE REPORTED

Unity Bank encourages the reporting of suspected or actual **improper conduct**. **Improper conduct** means misconduct, or an improper state of affairs or circumstances, in relation to the affairs of the Bank.

\* Disclosures can also be made to eligible external recipients outside of the Bank. To find out more, please go to [www.legislation.gov.au/Details/C2019A00010](http://www.legislation.gov.au/Details/C2019A00010)

It includes conduct by the Bank, or an officer or employee of the Bank, which includes but not limited to:

- breach of a regulatory law;
- an act which constitutes a Commonwealth Offence with a penalty of at least 12 months imprisonment; or
- an act which poses a danger to the public or the financial system.

### Examples of Improper Conduct

#### 1. Fraud

Any dishonest activity causing actual or potential financial loss to any person or the Bank including theft of monies or other property by employees or persons external to the Bank and where deception is used at any time immediately before or immediately following the activity.

#### 2. Bribery and Corruption

An employee or contractor:

- dishonestly acting, or dishonestly failing to act, in the performance of their employment;
- dishonestly taking advantage of their employment to obtain benefit for them self, the Bank or for another person or organisation; and
- providing, offering or causing a benefit to another person (or soliciting or receiving a benefit from another person) with the intention of influencing for a business or personal advantage, where the benefit is not legitimately due and regardless of whether the recipient is the intended target of the benefit.

### 3. Adverse behaviour

Unethical behaviour including breaches of the Bank's policies and Code of Conduct.

Other serious **improper conduct** that may be detrimental to the interests of the Bank or cause either financial or non-financial loss.

## DISCLOSING IMPROPER CONDUCT

Making disclosures will vary depending on whether the **whistleblower** chooses to reveal their identity or remain anonymous. The below table highlights the different delivery method types of disclosure:

Method	Requirement
<b>Email</b>	Send an email to: <b>WIO@unitybank.com.au</b>  Note: emails should be marked "PRIVATE & CONFIDENTIAL"
<b>Over the Phone</b>	Contact our Call Centre on 1300 36 2000 and ask to speak to an <b>eligible recipient</b> .  <i>Refer to 'WHO CAN RECEIVE A DISCLOSURE' on Page 1</i>
<b>Post</b>	Write a letter providing details of the alleged <b>improper conduct</b> and send it to an <b>eligible recipient</b> .  "PRIVATE & CONFIDENTIAL"  Unity Bank Attn: Whistleblower Investigation Officer or Eligible Recipient PO Box K237 HAYMARKET NSW 1240
<b>Anonymous disclosures (post and over the phone only)</b>  <b>When making a disclosure please advise if you wish to remain anonymous</b>	

## FURTHER PROTECTION AND SUPPORT

The Bank is committed to offering support to a **whistleblower** during and after the disclosure of **improper conduct** through:

- providing updates throughout the investigation process;
- reasonably answering any questions asked by the **whistleblower** throughout and after the investigation process.
- providing a final conclusion when the matter has been resolved; and

It may not be possible to honour the above commitments where the **whistleblower** has made an anonymous disclosure.

A decision by a **whistleblower** to keep their identity confidential must be respected. This may require communication with the **whistleblower** through the **eligible recipient** who originally received the disclosure of suspected **improper conduct**.

A **whistleblower** may lodge a complaint with a regulator such as ASIC, APRA or ATO for investigation where they feel they have not been protected in accordance with this policy.

## PROTECTION OF ANONYMITY AND CONFIDENTIALITY

A **whistleblower** may choose to make an anonymous disclosure relating to **improper conduct**.

A **whistleblower** will be afforded the same rights and protections under the law and under this policy if the **whistleblower** chooses to make an anonymous disclosure.

The identity of such a **whistleblower** must remain confidential, unless disclosing this information is authorised or required by law.



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