

WHISTLEBLOWER POLICY

1. PURPOSE

The purpose of the Fashion Biz Whistleblower Policy is to encourage and support our people, our suppliers and other stakeholders in reporting wrongdoing. The Policy aims to encourage reporting of wrongdoing that is of legitimate concern by providing a convenient and safe reporting mechanism, and protection for people who make disclosures.

2. DEFINITIONS

Terms used in this Policy are:

"Organisation", "our", "us" or "we"	Fashion Biz Ltd
Fashion Biz	Means Fashion Biz Ltd and its related entities unless otherwise indicated
Whistleblower Governance Officer	Colin Farr Harmesh Khatri
Whistleblower Protection Officers	Mary Ann Gowe
Investigator	Means a person appointed by the Whistleblower Governance Officer and may be internal or external to the Organisation
Whistleblowing	Mean disclosure by (or for) an individual who reasonably suspects wrongdoing
Whistleblower	Means an individual who alerts Fashion Biz and/or a regulatory authority to a Disclosable Matter
Eligible Whistleblower	Means the categories of individuals listed in Section 4.0 of this document who are eligible to make disclosures qualifying Whistleblower protections under the Corporations Act 2001 (Cth)
Disclosable Matter	Has the meaning provided in Section 3.0 of this document.

3. WHAT IS A DISCLOSABLE MATTER?

A person can make a report, with the benefit of the protections set out in this Policy and under the Corporations Act 2001 (Cth), if they have reasonable grounds to suspect the information concerns misconduct, or an improper state of affairs or circumstances, whereby Fashion Biz or any Fashion Biz Employees, have engaged in conduct which:

- Breaches legislation, regulations or local government by-laws or is otherwise illegal (including corporations' law, theft, drug sale/use, violence or threatened violence or criminal damage against property);
- Is dishonest or improper;
- Is fraudulent or corrupt;
- Is an abuse of public trust or position as a public official;
- Is bullying, discrimination, victimisation or harassment;
- Is violent;
- Is potentially harmful to Fashion Biz Employees, or an individual who supplies services or goods to Fashion Biz (whether paid or unpaid), such as instances of Modern Slavery and unsafe work practices or environment;

- Is an indicator of, contributes to, or constitutes forced labour, child labour, modern slavery, or other human rights violations;
- Perverts the course of justice;
- Is maladministration (e.g. unjust, based on improper motives, unreasonable, oppressive or negligent);
- Is serious or substantial waste (including public money or public property);
- Is gross mismanagement or repeated breaches of administrative procedures;
- Has financial or non-financial loss detrimental to the interests of Fashion Biz;
- Is an unethical breach of the Code of Conduct; and/or
- Is serious improper conduct that could give reasonable grounds for disciplinary action.

Any reports of Modern Slavery have been specifically included in Fashion Biz's Whistleblower Policy as Disclosable Matter that warrant appropriate protections under this Policy.

4. WHO IS AN ELIGIBLE WHISTLEBLOWER?

At Fashion Biz we believe that everyone is responsible for speaking up when something isn't right. This Policy applies to anyone impacted by our business activities, including, but not limited to:

- All current and former employees, directors and personnel including executives, managers, staff and outsourced contractors.
- All current and former service providers, contractors, suppliers/vendors, work program participants (e.g. prisoner release programs), volunteers and interns (whether paid or unpaid).
- Relatives or dependants of any of the above.
- A representative of any person experiencing human rights impacts resulting from our business activities.
- Any other external stakeholders (for example, government officials, civil groups, unions, community organisations or members of the public) concerned with our business activities.

5. WHAT CONDUCT IS NOT COVERED UNDER THIS POLICY?

The protections in this Policy and under the Corporation Act 2001 (Cth) do not apply to personal work related grievances, including but not limited to interpersonal conflicts, terms of employment, transfers, promotions, performance and discipline. A personal work-related grievance may still qualify for protections if:

- It includes information about misconduct (described in Section 3.0 above), or information about misconduct includes or is accompanied by a personal work-related grievance;
- Fashion Biz 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 Corporation Act 2001 (Cth).

For grievances fitting this definition, and further information on resolving personal work-related grievances, please refer to our Complaints and Grievance Resolution Policy and Employee Handbook. Employees are encouraged to seek legal advice on matters concerning their rights and protections in relation to employment law or personal work-related grievances as they see fit.

6. POLICY STATEMENT

Fashion Biz is committed to the highest standards of legal, ethical and moral behaviour. People who have a working relationship with us are often the first to realise that there may be something seriously wrong. However, they may not wish to speak up for fear of appearing disloyal or may be concerned about being victimised or subject to reprisals for reporting wrongdoing. No person, representative of a person or external stakeholder should be personally disadvantaged for reporting wrongdoing. Not only is it illegal, but it directly opposes our values. We are committed to maintaining an environment where legitimate concerns are able to be reported without fear of retaliatory action or retribution.

When a person makes a disclosure:

- Their identity must remain confidential according to their wishes, subject to criminal and civil penalties;
- They will be protected from reprisal, discrimination, harassment or victimisation for making the disclosure;
- An independent internal inquiry or investigation will be conducted;
- Issues identified from the inquiry/investigation will be resolved and/or rectified;
- They will be informed about the outcome; and
- Any retaliation for having made the disclosure will be treated as serious wrongdoing under this Policy and may be referred to the relevant authority.

7. RESPONSIBILITIES

7.1 Making a Disclosure: Whistleblowers

Protection is available to Whistleblower's who make a disclosure with reasonable grounds to suspect Wrongdoing has occurred. Protection is not available where the disclosure is:

- Trivial or vexatious in nature with no substance. This will be treated in the same manner as a false report and may itself constitute wrongdoing;
- Unsubstantiated allegations which are found to have been made maliciously, or knowingly to be false. These will be viewed seriously and may be subject to disciplinary action that could include dismissal, termination of service or cessation of a service or client relationship.

Where safe to do so, a Whistleblower must provide information to assist any inquiry/investigation of the Wrongdoing disclosed. A Whistleblower may make an anonymous disclosure through an anonymised email address or by adopting a pseudonym for the purposes of disclosure. Anonymous Whistleblowers may wish to consider maintaining ongoing communication, to enable Fashion Biz to ask follow-up questions and better understand and investigate concerns raised.

Where the Whistleblower discloses their identity to the Whistleblower Governance Officer but still wishes to remain anonymous, the Whistleblower Governance Officer must not disclose either the Whistleblower's:

- Identity; or
- Information which could lead to their identity being discovered.

If Whistleblower Governance Officer or any other individual aware of the Whistleblower's identity discloses the above information, they may face criminal charges and risk civil penalties unless such disclosure was authorised

by law. Making a disclosure may not protect the Whistleblower from the consequences flowing from involvement in the wrongdoing itself. A person's liability for their own conduct is not affected by their report of that conduct under this policy. However, active cooperation in the investigation, an admission and remorse may be taken into account when considering disciplinary or other action. Even though a Whistleblower may be implicated in the Wrongdoing, they must not be subjected to any actual or threatened retaliatory action or victimisation in reprisal for making a report under this policy or being perceived to make a report under this policy.

7.2 Receiving a disclosure: Whistleblower Governance Officers

A Whistleblower Governance Officer is a person named in Appendix 1 of this policy and is responsible for receiving whistleblower disclosures of wrongdoing and having oversight of the resolution.

Whistleblower Governance Officers must (after a reasonable preliminary inquiry):

- Appoint a Whistleblower Protection Officer to provide support to the Whistleblower;
- Be satisfied that each disclosure of wrongdoing they received was appropriately inquired into or investigated;
- Be satisfied that action taken in response to the inquiry/investigation is appropriate to the circumstances; and
- Provide governance oversight over any inquiry/investigation into retaliatory action taken against the Whistleblower.

Whistleblower Governance Officers are also responsible for:

- Arranging for an inquiry/investigation into disclosures made by Whistleblowers;
- Notifying the appropriate government agencies about Whistleblower events where required; and
- Maintaining a Whistleblower Register for trend analysis and to identify systemic issues requiring attention.

Alternative outlets are available if the disclosure contains allegations against any Organisation Executive or where the Whistleblower has a reasonable belief that the Whistleblower Governance Officers are not sufficiently independent.

7.3 Supporting Whistleblowers: Whistleblower Protection Officer

The Whistleblower Protection Officer:

- Is an officer, senior manager or employee appointed to support and provide protection to the Whistleblower according to this policy (and named in Appendix 1).
- Must have a direct reporting line to the Director – Harmesh Khatri, from an area within Fashion Biz that is independent of line management in the area that is the subject to the disclosure.
- Will provide mentoring, and other support deemed necessary by the Whistleblower Governance Officer.
- Is responsible for keeping the Whistleblower informed of the progress and outcomes of the inquiry/investigation subject to considerations of privacy of those against whom a disclosure has been made.

Additional protections and support will be provided to a Whistleblower who has experienced human rights harm or been subject to modern slavery practices, including access to external support services.

7.4 Investigating a disclosure: Investigator

The Investigator is appointed by the Whistleblower Governance Officer and may be internal or external to the Organisation. In cases of suspected or actual human rights breaches additional protections and flexibility during the investigation may be required to protect victims or other vulnerable parties. The Investigator must have internal independence of line management in the area affected by the wrongdoing disclosure. The internal investigator may be the Whistleblower Protection Officer.

The Investigator conducts sufficient inquiry to be able to determine conclusions about the disclosures made, including whether or not an investigation is warranted. The investigator must provide a report of every inquiry/ investigation to the Whistleblower Governance Officer.

The Investigator shall be provided with all relevant information and have sufficient resources made available to fully investigate the disclosure. They may second the expertise of other officers in the Organisation to assist in the investigation and may seek the advice of internal or external experts as required.

The Investigator must be adequately trained and equipped to identify red flags of modern slavery and other human rights issues. The Investigator must engage with human rights experts and stakeholders, internally or externally, when investigating human rights or modern slavery related disclosures.

The Investigator is responsible for ensuring the proper conduct of the investigation and for keeping the Whistleblower Governance Officer, the Whistleblower Protection Officer informed of progress.

7.5 Managers

All managers who receive a disclosure about wrongdoing must notify Whistleblower Hotline, a Whistleblower Governance Officer, provide particulars and maintain confidentiality.

7.6 Procurement Specialists

All procurement team members who receive a disclosure about wrongdoing must notify the Whistleblower Hotline, a Whistleblower Governance Officer and provide particulars and maintain confidentiality.

8. POLICY APPLICATION

8.1 Reporting a Disclosure

Normal channels of reporting are favoured.

8.1.1 Internal Whistleblowers

(Includes directors, employees, volunteers, interns, contractors or consultants - incl. past and present)

Sometimes, suspicion of wrongdoing may arise from a misunderstanding or a matter where communication is restrained by confidentiality requirements or other legitimate reasons. Accordingly, internal Whistleblowers are encouraged to:

- (a) First, check with their supervisor or their supervisors' manager to seek an immediate response; and
- (b) Where the internal Whistleblower believes this is not appropriate, utilise the alternative reporting mechanism set out below.

8.1.2 External Whistleblowers

(Other people with a relationship with the Organisation – e.g. clients & suppliers)

Where an external Whistleblower is reluctant to report it to line management for fear of retribution, they can report their concerns to a higher level of management than the person in the Organisation that they ordinarily deal with. There may be a simple explanation that they had not considered. Where this is not appropriate, an alternative reporting mechanism is available.

8.1.3 Whistleblower Hotline

The Whistleblower Hotline (WH) is an independent hotline to receive disclosures of wrongdoing as well as unresolved reports of wrongdoing. Aside from providing advice about wrongdoing reporting, the WH will take a wrongdoing disclosure to an appropriate Whistleblower Governance Officer on behalf of the Whistleblower. The WH is structured to be independent of line management so that an objective assessment of the disclosure can be made. The Whistleblower Hotline may be contacted by phone:

Australia 1300 687 927

New Zealand 0800 687 927

8.1.4 Alternative Reporting: Disclosure to Others

While Fashion Biz encourages Whistleblowers to use dedicated Fashion Biz employees for disclosure, alternative reporting to normal channels is available where:

- (a) The normal reporting channel is considered inappropriate to the circumstances;
- (b) Organisation line management was notified but failed to deal with the disclosure; or
- (c) The person or organisation disclosing wrongdoing is concerned about possible retaliation or victimisation.

Internal

In any of these circumstances, an internal Whistleblower (director, employees, volunteer or contractor) may provide the report of wrongdoing directly to:

- A Whistleblower Governance - hr@fashbiz.com.au
- Whistleblower Hotline - <https://www.whistleblowingservice.com.au/fashion-biz/>

Please click on the 'Making a Report' button. You will be redirected to the new page where you need to:

- Enter '**FashionBiz**' in the 'Unique Key' field;
- Enter '**FashionBiz2024**' in the 'Client Reference Number';
- Click on 'Next'.

You can choose to remain anonymous or reveal your identity when making a protected disclosure. If you wish to remain anonymous, we encourage you to submit your report via this secure online reporting platform. This service from [whistleblowingservice.com.au](https://www.whistleblowingservice.com.au) is an independent external service to enable Fashion Biz to provide the best possible reporting experience to our people and importantly, to ensure that we can protect you as promised.

External

External Whistleblowers (people or organisations with a relationship with Organisation) may provide the report of wrongdoing to:

- Whistleblower Hotline - <https://www.whistleblowing-service.com.au/fashion-biz/> and are also entitled to make a disclosure to external Australian Government agencies who are independent from Fashion Biz, as follows:
- ASIC by contacting ASIC's Office of the Whistleblower through ASIC's [online misconduct reporting form](#) or writing to ASIC at:

Australian Securities and Investment Commission

GPO Box 9827, Brisbane QLD 4001

8.1.5 Other Complaint Mechanisms

This policy is in addition to:

- IMS-104 Complaints and Grievance Policy for employees, which is for all staff to raise any matters they may have in relation to their work or their work environment, other persons, or decisions affecting their employment. This policy does not replace other reporting structures such as those for dispute resolution, discrimination, victimisation or matters relating to workplace bullying or harassment.
- Standard complaint mechanisms for clients or volunteers
- Any exercising of rights under the terms of their contract by contractors and suppliers

An exception to this is where the issue is wrongdoing of a serious nature, yet the existing reporting system failed to attend to the issue or has processed it in a substantially inappropriate, grossly unfair or heavily biased manner.

8.2 Protection

Not all disclosures of Wrongdoing are protected by law. To meet the Organisation's philosophy of accepting tip-offs from anyone, we have adopted the principle of providing protection to people, their representatives or external stakeholders with a relationship with the Organisation:

- At least to the extent of protection by law; and
- Beyond legal protection wherever it is practical, reasonable and appropriate in the circumstances.

A brief summary of the relevant legislation, including relevant protections for Whistleblowers, can be found in Appendix 2.

8.3 Confidentiality

Generally, the Organisation will not disclose a whistleblower's identity unless:

- It is necessary to further an investigation and the Whistleblower consents to the disclosure, and/or
- The disclosure is required or authorised by law.

When a report is investigated, it may be necessary to reveal its substance to people such as other Organisation personnel, external persons involved in the investigation process and, in appropriate circumstances, law enforcement agencies, or other relevant prescribed body.

It will be necessary to disclose the facts and substance of a report to a person who may be the subject of the report, as it is essential for natural justice to prevail. Although safety and confidentiality is maintained, and the whistleblower's identity will not be disclosed, in some circumstances, the source of the reported issue may be obvious to a person who is the subject of a report.

The Organisation will take reasonable precautions to store any records relating to a report of wrongdoing securely and to restrict access to authorised persons only.

Unauthorised disclosure of information relating to a disclosure that could prejudice confidentiality and identify a Whistleblower will be regarded seriously and may result in disciplinary action, which may include dismissal. In some circumstances, it may be illegal, in which case the Organisation will notify Police or other relevant prescribed body.

8.4 Victimisation and Retaliation

The Organisation is committed to protecting and respecting the rights of Whistleblowers who report wrongdoing. We will not tolerate any retaliatory action or threats of retaliatory action against a Whistleblower or against a Whistleblower's colleagues, employer (if a contractor, consultant or supplier) or relatives. For example, an employee who is a Whistleblower must not be disadvantaged or victimised for having made or being perceived to have made, a report by:

- Dismissing the employee;
- Injuring the employee in their employment;
- Altering the employee's position to their detriment;
- Discriminating between the employee and other employees of the same employer;
- Harassing, bullying or intimidating the employee;
- Harming or injuring the employee, including psychological harm;
- Damaging the employee's property;
- Damaging the employee's reputation; or
- Making threats to do any of the above.

Any such retaliatory action or victimisation in reprisal for a disclosure made under this policy will be treated as serious misconduct and will result in disciplinary action, which may include dismissal. Further, retaliatory action or victimisation may be illegal, which may result in a civil penalty for the retaliator/victimiser, and in certain circumstances will require the Organisation to notify the Police.

8.5 Investigation

All reports of alleged or suspected wrongdoing made under this policy to a Whistleblower Governance Officer will be properly assessed, and if appropriate, inquired into or independently investigated - with an objective of gathering evidence relating to the claims made by the Whistleblower. That evidence may substantiate or refute the claims made.

Investigations must be conducted in a fair and independent manner.

8.6 Escalation

The Investigator must be adequately trained and equipped to identify red flags of modern slavery and other human rights issues. If the Investigator deems it necessary, human rights and modern slavery reports will be escalated to appropriate support services, including the Department of Social Services Support for Trafficked People Program (delivered nationally by the Australian Red Cross).

If the Investigator believes someone is in imminent danger, a call will be made to the police 000 line. In Australia, modern slavery crimes are Commonwealth Crimes, and as such a report will also be made to the Australian Federal Police by contacting 131AFP (237) or by submitting an online information report.

8.7 Disclosure Management

The Organisation recognises that individuals against whom a report is made must also be supported during the handling and investigation of the wrongdoing report. We will take reasonable steps to treat fairly any person who is the subject of a report, particularly during the assessment and investigation process in accordance with an established standards which may be extended to include appointing an independent support person in the Organisation to provide support.

Where a person is identified as being suspected of possible wrongdoing, but preliminary inquiries determined that the suspicion is baseless or unfounded and that no formal investigation is warranted, then the Whistleblower will be informed of this outcome and the matter laid to rest.

The Whistleblowing Governance Officer will decide whether or not the person named in the allegation should be informed that suspicion of wrongdoing was raised and found to be baseless upon preliminary review. This decision will be based on a desire to preserve the integrity of a person so named, so as to enable workplace harmony to continue unfettered and to protect the Whistleblower where it is a bona fide disclosure.

Where an investigation does not substantiate the disclosure, the fact that the investigation has been carried out, the results of the investigation and the identity of the person who is the subject of the report must be handled confidentially.

Generally, where an investigation is conducted, and the investigator believes there may be a case for an individual to respond, the Investigator must, to the extent allowed under the relevant legislation, ensure that a person who is the subject of a disclosure:

- Is informed of the substance of the allegations;
- Is given a fair and reasonable opportunity to answer the allegations before the investigation is finalised;
- Has their response set out fairly in the Investigator's report; and
- Is informed about the substance of any adverse conclusions in the investigator's report that affects them.

Where adverse conclusions are made in an investigator's report about an individual, that individual has a right to respond to those conclusions prior to any action being taken by the Organisation against them. The Organisation will provide reasonable and appropriate support to a person who is the subject of a report where the allegations contained in the report are clearly wrong.

9. REMEDIATION

The Organisation recognises that an effective whistleblowing mechanism has a clear process for providing for, or cooperating in, remediation when necessary. The Organisation takes response and remedy seriously and are developing our own stand-alone response and remedy framework, currently scheduled for roll-out in FY2026.

The Organisation's response and remedy framework will align with the UN Guiding Principles on Business and Human Rights - https://www.ohchr.org/sites/default/files/Documents/Issues/Business/Intro_Guiding_PrinciplesBusinessHR.pdf

10. WHISTLEBLOWER LEGISLATION

Any obligations or requirements of the Organisation, Whistleblower or relevant third party not set out in this Policy, will be performed in accordance with the relevant whistleblower legislation. Further, where there is a discrepancy between the processes set out in this Policy and the relevant legislation, the relevant legislation will apply to the extent of such discrepancy.

11. FAILURE TO COMPLY

Any breach of this Policy may result in disciplinary action from the Organisation, up to and including dismissal. We may amend and vary this policy from time to time, in our sole discretion.

Manager Responsible:	COLIN FARR
Date Policy Updated:	16 October 2024
Authorised by:	HARMESH KHATRI
Document Control:	VERSION 1

Related Policies:	IMS-104 Complaints and Grievance Resolution Policy
	IMS-109 Ethical Sourcing Policy
	IMS-113 Modern Slavery Policy
	IMS-116 Discrimination, Harassment and Bullying Policy

APPENDIX 1 - WHISTLEBLOWER PROTECTION OFFICERS AND GOVERNANCE OFFICERS

Appointment Under this Policy	Name	Title	Department	Email
Whistleblower Protection Officer	Mary Ann Gowe	Human Resources & Compliance Manager	Human Resources & Compliance	marya@fashbiz.com.au
Whistleblower Governance Officers	Colin Farr	National Operations Manager	Operations	colinf@fashbiz.com.au
Whistleblower Governance Officers	Harmesh Khatri	Director	Director	harmeshk@fashbiz.com.au

APPENDIX 2 - BRIEF OVERVIEW OF LEGISLATIVE FRAMEWORK

Corporations Act 2001 (Cth)	
Essential Element	Description
Disclosable matters	A discloser may disclose information if the discloser has <u>reasonable grounds</u> to suspect that the information concerns <u>misconduct</u>, or an <u>improper state of affairs</u> or circumstances, in relation to: • A regulated entity; or • If the regulated entity is a body corporate—a related body corporate of the regulated entity.
Examples of disclosable matters	For example, a discloser may disclose information if the discloser has <u>reasonable grounds</u> to suspect that the Information indicates that any of the following: • The regulated entity, or an officer or employee of the regulated entity; • If the regulated entity is a body corporate—a related body corporate of the regulated entity, or an officer or employee of a related body corporate of the regulated entity; has <u>engaged in conduct</u> that: • Constitutes an offence against, or a contravention of, a provision of any of the following: - o The Corporations Act 2001; - o The ASIC Act 2001; - o The Banking Act 1959;

	- o The Financial Sector (Collection of Data) Act 2001; - o The Insurance Act 1973; - o The Life Insurance Act 1995; - o The National Consumer Credit Protection Act 2009; - o The Superannuation Industry (Supervision) Act 1993; - o An instrument made under an Act referred to in any of the above points • Constitutes an offence against any <u>other law of the Commonwealth</u> that is punishable by imprisonment for a period of <u>12 months</u> or more; or • Represents a <u>danger to the public or the financial system</u>.
Person making the disclosure (<u>Eligible Whistleblowers</u>)	An individual is an <u>eligible whistleblower</u> in relation to a regulated entity if the individual is, or has been, any of the following: • An officer of the regulated entity; • An employee of the regulated entity; • An individual who supplies services or goods to the regulated entity (whether paid or unpaid); • An employee of a person that supplies services or goods to the regulated entity (whether paid or unpaid); • An individual who is an associate of the regulated entity; • For a regulated entity that is a superannuation entity: - o An individual who is a trustee (within the meaning of the Superannuation Industry (Supervision) Act 1993), custodian (within the meaning of that Act) or investment manager (within the meaning of that Act) of the superannuation entity; or - o An officer of a body corporate that is a trustee, custodian or investment manager of the superannuation entity; or - o An employee of an individual or a body corporate referred to above; or - o An individual who supplies services or goods to an individual or a body corporate referred to above (whether paid or unpaid); or - o An employee of a person that supplies services or goods to an individual or a body corporate referred to above (whether paid or unpaid); • A relative of an individual referred to above; • A dependant of an individual referred to above, or of such an individual's spouse;

Person receiving the disclosure	The Commonwealth body or person receiving the report is one of either: • ASIC; • APRA; • Other Commonwealth body prescribed by regulations; • The organisation auditor or an audit team member; • A director, secretary or senior manager of the Organisation; or • A Organisation Whistleblower Governance Officer.
Regulated entities	Each of the following is a <u>regulated entity</u>: • A organisation; • A corporation to which paragraph 51(xx) of the Constitution applies; • An ADI (within the meaning of the Banking Act 1959), an authorised NOHC (within the meaning of that Act) or a subsidiary of an ADI or an authorised NOHC; • A general insurer (within the meaning of the Insurance Act 1973), an authorised NOHC (within the meaning of that Act) or a subsidiary of a general insurer or an authorised NOHC; • A life organisation (within the meaning of the Life Insurance Act 1995), a registered NOHC (within the meaning of that Act) or a subsidiary of a life organisation or a registered NOHC; • A superannuation entity or a trustee (within the meaning of the Superannuation Industry (Supervision) Act 1993) of a superannuation entity; • An entity prescribed by the regulations for the purposes of this paragraph.
Whistleblower Immunities	If an individual makes a <u>protected disclosure</u>: • The individual is not subject to any civil, criminal or administrative liability (including disciplinary action) for making the disclosure; and • No contractual or other remedy may be enforced, and no contractual or other right may be exercised, against the individual on the basis of the disclosure; and • If the disclosure qualifies for protection—the information is not admissible in evidence against the individual in criminal proceedings or in proceedings for the imposition of a penalty, other than proceedings in respect of the falsity of the information.