



# Lendi Group Whistleblower Policy



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## 1. Introduction

### Purpose

- 1.1 We are committed to fostering a culture where you feel safe to raise matters that concern you, and you are encouraged to speak up if you observe or suspect conduct that raises such concern.
- 1.2 This Policy outlines how we will handle Whistleblower Disclosures. This is a particular kind of disclosure, which is outlined and described in this Policy. Not all complaints or disclosures will amount to a Whistleblower Disclosure. In these cases, we will respond to such matters in accordance with the Group's Code of Conduct.
- 1.3 We will support you throughout raising a concern and we do not tolerate any form of retaliation or victimisation as a result of you speaking up. This Policy aims to provide clarity on how we support you so that you:
  - (a) Are encouraged to express your concerns.
  - (b) Know how to express your concerns.
  - (c) Know what will happen when you express your concerns.
  - (d) Feel safe in expressing your concerns.

### Definitions

- 1.4 In this Policy, defined terms have the meaning given to them below.
  - (a) **Allegations:** Allegations of Reportable Conduct raised in a disclosure by a Whistleblower made under this Policy.
  - (b) **ASIC:** Australian Securities and Investments Commission.
  - (c) **Auditor:** the internal or external auditor, including a member of an audit team conducting an audit.
  - (d) **Credit Representative or Broker:** Any person who we have, under Section 64 of the NCCPA authorised to engage in credit activities on our behalf.
  - (e) **Detrimental Conduct:** Any actual or threatened conduct that could cause a detriment to the Whistleblower as a result of making the disclosure, including:
    - i) Termination of employment.
    - ii) Harassment, bullying or intimidation.
    - iii) Personal or financial disadvantage.
    - iv) Unlawful discrimination.
    - v) Harm or injury, including psychological harm.
    - vi) Damage to reputation.
    - vii) Any other conduct that constitutes retaliation.
  - (f) **Director:** Director or company secretary of Lendi Group Pty Ltd or related bodies corporate.
  - (g) **Eligible Person:** An individual who is, or has been, any of the following in relation to the entity:
    - i) Director or Team Member;
    - ii) Supplier of services or goods, including their employees;
    - iii) An associate of the entity, including Auditor, Credit representative, Broker, franchisee (or their employees); or



- iv) a relative, spouse or dependent of one of the above.
- (h) **Eligible Recipient:** means a person who is eligible to receive Whistleblower Disclosures that qualifies for protection. An Eligible Recipient can include:
  - i) an officer or senior manager of the entity or related body corporate;
  - ii) An Auditor; and
  - iii) a person authorised by the entity to receive disclosures that qualify for protection.
- (i) **Team Member:** employee of us who may be permanent, full-time, part-time, fixed term, temporary, interns, secondees, managers.
- (j) **Regulator:** A Commonwealth authority prescribed in the Whistleblower Laws, such as ASIC, APRA or the ATO.
- (k) **Reportable Conduct:** reportable conduct as defined in clause 1.8.
- (l) **Senior Leader:** Any member of our executive team.
- (m) **We / us / our/ the entity:** Lendi Group Pty Ltd and any related bodies corporate.
- (n) **Whistleblower:** An Eligible Person who makes a disclosure of Reportable Conduct in the manner described in this Policy.
- (o) **Whistleblower Disclosure:** A disclosure made by a Whistleblower that is being treated in accordance with this Policy.
- (p) **You / Your:** A Whistleblower or someone contemplating making a disclosure.

### Who this Policy applies to

- 1.5 This Policy applies to us, Whistleblowers, and all Eligible Persons within Australia. This Policy will be made available to our Credit Representatives and to Team Members through our systems. If any laws are in any way inconsistent with this Policy, or impose a higher level of protection than this Policy, those laws take precedence to the extent of the inconsistency. This Policy does not form part of any contract of employment or any industrial instrument.

### Who is a Whistleblower?

- 1.6 A Whistleblower is an Eligible Person who makes a disclosure of Reportable Conduct in the manner described in this Policy.

### What conduct should I report?

- 1.7 Reportable Conduct means any conduct that you have reasonable grounds to suspect, in relation to the entity is:
- (a) misconduct, or an improper state of affairs or circumstances;
  - (b) conduct that constitutes a contravention of laws specified in the Whistleblower laws or other Commonwealth laws that are punishable by imprisonment for a period of 12 months or more; or
  - (c) conduct that represents a danger to the public or the financial system.
- 1.8 Examples of Reportable Conduct include but are not limited to:
- (a) illegal conduct, such as theft, violence or threatened violence, and criminal damage against property;
  - (b) negligence, breach of duty;
  - (c) fraud, dishonesty, money laundering or misappropriation of funds;
  - (d) corruption, for example, offering or accepting a bribe;



- (e) financial irregularities;
  - (f) failure to comply with, or breach of, legal or regulatory requirements; and
  - (g) engaging in or threatening to engage in Detrimental Conduct against a person who has made a disclosure or is believed or suspected to have made or be planning to make a disclosure.
- 1.9 For the avoidance of doubt, Reportable Conduct does not include personal work-related grievances. These are generally grievances relating to a Team Member's current or former employment or engagement that have implications for that person personally, and that do not have broader implications for our business. If, however, the grievance has broader implications for our business or relates to conduct that has been taken against a person because they made a disclosure under this Policy, it may still amount to Reportable Conduct.
- 1.10 Disclosures that are not about Reportable Conduct do not qualify for protection under the Whistleblower regime, however, may be protected under other legislation. Reportable Conduct will not include disclosures determined by the Whistleblower Protection Officer or General Counsel to fall outside the scope of this Policy.

## 2. How do I make a report?

### How can I make a disclosure?

- 2.1 An Eligible Person, can make a disclosure of Reportable Conduct to:
- (a) [speakup@lendigroup.com.au](mailto:speakup@lendigroup.com.au)
  - (b) Lendi Group's Anonymous [Whistleblower Report Form](#)
  - (c) A Senior Leader.
  - (d) A Director.
  - (e) The Whistleblower Protection Officer.
  - (f) Eligible Recipients.
- 2.2 An Eligible Person may make a Whistleblower Disclosure outside business hours using the channels described in section 2.1(a) and (b).
- 2.3 There are other ways you can make disclosures in limited circumstances, including to a Regulator, or when making an emergency or public interest disclosure. Before you make any such disclosure you should seek independent legal advice to understand the criteria for making such a disclosure.

### Reporting to the Regulators

- 2.4 Nothing in this Policy is intended to restrict you from making a Whistleblower Disclosure, providing information to, or communicating with a government agency, law enforcement body or a regulator in accordance with any relevant law or regulation. This Policy does not restrict you from seeking independent legal advice before or after making a disclosure or during the investigation process. Whistleblower Disclosures can also be made to:
- (a) A legal practitioner, where the disclosure is for the purpose of obtaining legal advice or legal representation in relation to the making of a Whistleblower Disclosure.
  - (b) Journalists and members of the Commonwealth, state or territory parliaments where you have previously made a disclosure to a regulator in writing and in accordance with the required timeframes and relevant law.
- 2.5 It is important to understand the criteria for making a public interest or emergency disclosure. Before making any such disclosure, you should contact an independent legal advisor to obtain advice on the relevant requirements for these types of disclosures.



- 2.6 Disclosures of Reportable Conduct to a regulator or other external party may still qualify for protections.

### Reasonable Basis for Making the Disclosure

- 2.7 When making a disclosure, you need to have “reasonable grounds” to suspect the information you are disclosing is true. What constitutes “reasonable grounds” is an objective benchmark. In practice, a mere allegation, with no supporting information is unlikely to reach that standard.
- 2.8 You will not be penalised and can still qualify for protections even if the information turns out to be incorrect. However, you must not make a report you know is misleading or not true. Where it is found that you knowingly made a false or misleading report, this will be considered a serious matter that may result in disciplinary action. There may also be legal consequences if you knowingly make a false report.

### Anonymity

- 2.9 When making a disclosure, you may do so anonymously via our Whistleblower form. When using this form, none of your contact details such as name, email or phone are captured upon submission. You can continue to remain anonymous over the course of any investigation and after the investigation has been finalised.
- 2.10 Sharing your identity when making a disclosure may make it easier for your disclosure to be addressed, but you are not required to do so. If you do not share your identity, there may be some practical limitations in conducting the investigation.

## 3. What protections will I have?

### Confidentiality and protection of your identity

- 3.1 All information received from you will be treated confidentially and sensitively. If you make a disclosure, your identity (or any information which would be likely to identify you) will only be shared if:
- (a) you give your consent to share that information.
  - (b) the disclosure is allowed or required by law (for example, disclosure to a lawyer to get legal advice relating to the law on whistleblowing).
- 3.2 In addition, in the case of information likely to identify you, if it is reasonably necessary to share the information for the purposes of an investigation, we will take reasonable steps to reduce the risk that you will be identified. The non-identifying content of your disclosure may be shared when reporting to our governance bodies, such as the Board and the Board Audit and Risk Committee.
- 3.3 We will take the following steps to protect your identity:
- (a) Limiting access of all information to those directly involved in managing and investigating the disclosure.
  - (b) Securely storing all paper and electronic documents and other materials relating to the disclosure.
  - (c) Using a pseudonym to refer to you and the disclosure.
  - (d) Providing training and awareness about the confidentiality requirements and consequences of breaching confidentiality to those involved in handling and investigating disclosures.
- 3.4 While reasonable measures will be taken to protect your identity, it is important to note that, in practice, others may still be able to identify you if:
- (a) You have previously discussed your intention to make a disclosure with others.



- (b) You are one of a limited number of persons with access to the information provided in the disclosure.
- (c) Your disclosure relates to information that has previously been told to you in confidence.

### Detrimental Conduct Prohibited

- 3.5 We strictly prohibit all forms of Detrimental Conduct against you.
- 3.6 Detrimental Conduct means any actual or threatened conduct that could cause a detriment to you as a result of you making a disclosure, including:
- (a) Termination of employment.
  - (b) Alternation of position or duties, to the detriment of the individual;
  - (c) Harassment, bullying or intimidation.
  - (d) Personal or financial disadvantage.
  - (e) Unlawful discrimination.
  - (f) Harm or injury, including psychological harm.
  - (g) Damage to a person's property or reputation.
  - (h) Any other conduct that constitutes retaliation.
- 3.7 Not all conduct will amount to Detrimental Conduct such as managing poor work performance in accordance with our performance management procedures or in responding to non-compliance with the law or with our Policies and Code of Conduct.
- 3.8 We will take all reasonable steps to protect you from Detrimental Conduct. We also prohibit Detrimental Conduct against people who are involved in an investigation of a Whistleblower Disclosure.
- 3.9 If you suffer loss, damage or injury because of a Whistleblower Disclosure, or if we fail to take reasonable precautions and exercise due diligence to prevent the detrimental conduct, you may be able to seek compensation and other remedies through the courts for these damages.
- 3.10 Some laws provide additional protection for certain disclosures by people who make them in accordance with the provisions of that legislation. These protections are designed to encourage people to disclose unlawful, improper or unethical behaviour to relevant parties. You will not be subject to any civil, criminal or administrative liability for making a Whistleblower Disclosure. No contractual or other remedy may be enforced or exercised against you on the basis of the Whistleblower Disclosure. The relevant Australian laws can be found within the 'Relevant Documents' section of this Policy.

### Civil, criminal and administrative liability protection

- 3.11 You will be protected from any of the following in relation to your Allegation:
- (a) **Civil Liability:** including any legal action made against you for breach of an employment contract, duty of confidentiality or another contractual obligation;
  - (b) **Criminal Liability:** including attempted prosecution for unlawfully releasing information; and
  - (c) **Administrative Liability:** for any disciplinary action for making the Allegation.

### Support available

- 3.12 You will have access to the assistance of the Whistleblower Protection Officer as provided in this Policy. The Whistleblower Protection Officer's role is to:
- (a) Assess and monitor any risks of Detrimental Conduct and take the necessary steps to protect you from those risks.



- (b) Assist you in maintaining your wellbeing, which may include providing strategies to minimise and manage stress resulting from making the disclosure or referring you to the relevant Employee Assistance Provider, or for counselling and/or other professional services as appropriate.
  - (c) Maintain your confidentiality, where relevant, including as required by law.
  - (d) Review and consider any complaints of Detrimental Conduct or any concern that your disclosure has not been dealt with in accordance with this Policy.
  - (e) Escalate any matter the Whistleblower Protection Officer considers appropriate to any relevant governance bodies.
- 3.13 If you are a former Team Member or Credit Representative, we will endeavour to support you, but may not be able to provide the same practical support that we are able to provide to current Team Members or Credit Representatives. Therefore, the processes in this Policy will be adapted and applied to the extent reasonably possible.

## 4. What happens once I make a report?

### Receiving an acknowledgment

- 4.1 You will receive an acknowledgement of your disclosure where we are able to contact you. Where we can contact you, we may also ask for clarifications or further details.

### Investigation Process

- 4.2 Our response to a Whistleblower Disclosure will vary depending on its nature (including the amount of information provided). Depending on the nature of the Whistleblower Disclosure, we will:
- (a) make an assessment whether a disclosure falls within the scope of this Policy;
  - (b) follow a fair process;
  - (c) carry out an investigation as to facts;
  - (d) review existing policies or procedures;
  - (e) take any other steps that are deemed appropriate to address the Whistleblower Disclosure;
  - (f) determine that the Allegations were investigated previously and that a new investigation will not be undertaken; and
  - (g) determine whether there is enough evidence to substantiate the matters reported.

The Whistleblower Protection Officer will advise you of the decision whether to investigate, unless we have no means to contact you.

- 4.4 Investigations will follow an objective and fair process, will be conducted in a timely manner and will be independent of the person(s) about whom an Allegation has been made. Investigation timeframes will vary on a case-by-case basis.
- 4.5 Provided there are no restrictions or other reasonable bases for not doing so, persons against whom an Allegation has been made will be informed of the Allegation and will have an opportunity to respond to any Allegation.





## Conflicts of Interest

- 4.6 The Whistleblower Protection Officer will assess all reports for any potential, perceived or actual conflicts of interest. Should there be any conflict of interest or potential bias, steps will be taken to ensure the conflict is effectively managed.

## Fair Treatment

- 4.7 The investigation process outlined in this policy is designed to allow fair treatment of any individuals mentioned in the disclosure, including: -
- (a) Whistleblower Disclosures will be handled confidentially; -
  - (b) Matters reported will be assessed and may be subject to an investigation; -
  - (c) There will be a presumption of innocence until the outcome of the investigation is determined; and -
  - (d) The purpose of the investigation may include a determination whether there is enough evidence to substantiate the matters reported.

## Investigation Findings

- 4.8 The Whistleblower Protection Officer will notify you when an investigation has been completed (where we can contact you), but we may be unable to inform you of the details or the outcome of the investigation.

## 5. Escalations

### Escalations to the Whistleblower Protection Officer

- 5.1 You should immediately inform the Whistleblower Protection Officer if you are concerned that:
- (a) You may be, are being, or have been subjected to Detrimental Conduct.
  - (b) Your disclosure has not been dealt with in accordance with this Policy, including any assessment made by the Whistleblower Protection Officer and/or General Counsel.
- 5.2 The Whistleblower Protection Officer will consider the concerns you have raised and, if appropriate, take such action as the Whistleblower Protection Officer considers appropriate, although the Whistleblower Protection Officer may not be able to take action if you wish to remain anonymous.

## Oversight and Monitoring

- 5.3 The Board is responsible for oversight of this Policy.
- 5.4 The Whistleblower Protection Officer will ensure:
- (a) the Board is informed of any Whistleblower Disclosures; and
  - (b) the BARC (and Board, as needed), receives sufficient information and reporting on Whistleblower Disclosures and investigations to understand any trends, themes or emerging risks.

## 6. Additional Policy Information

### Accountabilities

- 6.1 This Policy has four principal roles. Their accountabilities are set out in the following table. Except in exceptional circumstances, in order to protect the Whistleblower, a person who is



appointed a Whistleblower Protection Officer cannot be appointed an Investigator in relation to the same matter.

If you are	You are accountable for
The Board	<ul style="list-style-type: none"> <li>• Approving the Policy.</li> </ul>
BARC and Board	<ul style="list-style-type: none"> <li>• Overseeing effectiveness of the Policy.</li> </ul>
<p>the <b>investigator</b>, meaning:</p> <ul style="list-style-type: none"> <li>• a member of our Investigations Complaints Unit; or</li> <li>• a member of our Line 2 Risk &amp; Compliance team; or</li> <li>• a member of our Legal and Regulatory team; or</li> <li>• any other Team Member or engaged third party determined by the Whistleblower Protection Officer to be appropriately skilled to investigate the disclosure.</li> </ul>	<ul style="list-style-type: none"> <li>• Investigate Allegations assessed as falling within the scope of this Policy.</li> </ul>
<p>The <b>Whistleblower Protection Officer</b>, being a senior Team Member, either the GM of Risk and Compliance, the General Counsel, or another person appointed by the Executive Risk Committee</p>	<ul style="list-style-type: none"> <li>• Ensure the obligations and support outlined in section 2.6, Support Available is provided</li> <li>• Managing the Whistleblower process and triage/assessment of Whistleblower Disclosures.</li> <li>• Managing the Whistleblower reporting requirements to the BARC and Board.</li> <li>• Maintenance of a secure central repository for recording of Whistleblower Disclosures.</li> <li>• Managing a Whistleblower training program for relevant stakeholders.</li> <li>• Assessing the effectiveness of the Whistleblower process.</li> <li>• Coordinating a Whistleblower training program for eligible recipients, service providers and Team Members involved in managing and investigating Whistleblower Disclosures.</li> <li>• Monitoring and assessing the effectiveness of the Whistleblower process.</li> </ul> <p>The Whistleblower Protection Officer may delegate some of these activities to a senior Team Member.</p>

## Compliance Statement

6.2 This Policy has been developed having regard to the Whistleblower compliance obligations, applicable legislative requirements (including the *Corporations Act 2001* (Cth)) and ASIC Regulatory Guide 270 Whistleblower policies.



## Breach of this Policy

- 6.3 Breach of this Policy may be regarded as misconduct, which may lead to disciplinary action (including termination of employment or engagement). An individual may also be exposed to criminal or civil liability for a breach of relevant legislation.
- 6.4 Any alleged breach of this Policy will be taken seriously and, if appropriate, will be separately investigated. Potential or realised breaches of obligations outlined in this Policy must be escalated according to the Lendi Group Incident and Issues Management procedure.

## Policy Governance

- 6.5 This Policy shall be governed as follows:
- (a) Approver: Lendi Group Board.
  - (b) Exception to Policy Authority: Chief Legal and Operations Officer.
  - (c) Owner: Chief Legal and Operations Officer.
  - (d) Support: Line 2 Risk and Compliance. Legal and Regulatory.
  - (e) Review Cycle: This Policy and its effectiveness are reviewed at least every three years or whenever there are significant regulatory changes or business needs. We may, as part of this process, seek appropriate Team Member feedback on the effectiveness of Policy.

## Relevant documents

- 6.6 *Internal documents:*
- (a) Risk and Compliance Management Framework
  - (b) Issue and Incident Management Procedure
  - (c) Conflicts Management Policy
  - (d) Code of Conduct (which is being developed)
- 6.7 *Legislation/ regulations:*
- (a) Corporations Act 2001 (Cth), Part 9.4AAA (“Protection for Whistleblowers”)
  - (b) ASIC Regulatory Guide 270 Whistleblower policies.



## Version Control

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