

Whistleblowing Policy

What you need to know

- In this document references to AMP Life are to the broader AMP Life business of Resolution Life in Australia and New Zealand – being Resolution Life NOHC Pty Ltd and all its subsidiaries in Australia and New Zealand. (References to the AMP Life Limited entity will be referred to as AMP Life Limited.)
- AMP Life has adopted this policy to encourage our employees and external partners to speak up, without fear, in raising any concerns they have regarding Reportable Conduct which includes, but is not limited to a breach of law or regulations, a breach of AMP Life’s Code of Conduct or other Policies, misconduct or improper state of affairs, conduct endangering health and safety, dishonest and unethical behaviour in relation to AMP Life, conduct likely to damage AMP Life’s financial position or reputation or a deliberate concealment of any of the above. Legal protections for Reportable Conduct differ between Australia and NZ and employees should also refer to the relevant appendices when determining whether Reportable Conduct is also a protected disclosure in their jurisdiction.
- You are encouraged to report any concerns regarding Reportable Conduct to AMP Life by contacting the Whistleblowing Officer at whistleblowing-officer@amplife.com.au or through our external and independent provider Your Call. Your Call has been contracted by AMP Life to receive reports impartially and confidentially. Your Call can be contacted via:
 - Phone: 1800 316 519 (Australia), 0800 123 508 (New Zealand) or +61 3 9895 0012 (Intl);
 - Email to disclosures@yourcall.com.au;
 - Online at yourcall.com.au/report using AMPLife2019 as the organisation ID;
 - Mail to Locked Mail Bag 7777, Malvern VIC 3144 Australia;
 - If you are deaf, or have a hearing or speech impairment, you can contact Your Call online or New Zealand Relay. Simply choose your contact method at relayservice.gov.au or nzrelay.co.nz and request Your Call’s hotline 1800 940 379.

Overview

The Whistleblowing Policy sets out AMP Life’s approach to encourage and support reporting Reportable Conduct and to protect whistleblowers from any detriment that may arise as a result of raising a concern.

Objective

To encourage and support the reporting of Reportable Conduct by providing assurance to whistleblowers that it is safe for them to do so Scope

Scope

This policy applies to current and former officers, employees, contractors, consultants, suppliers (including their employees), third party providers, secondees, volunteers and associates of AMP Life (including their relatives or dependents, or a dependant of their spouse) and auditors of AMP Life



What is the purpose of this policy?

AMP Life is committed to conducting its business honestly, with integrity, and in accordance with its values and standards of expected behaviour as detailed in our Code of Conduct.

This policy has been developed to encourage our employees and external partners to speak up without fear in raising concerns about Reportable Conduct. It sets out how to raise a concern about Reportable Conduct, what protections apply in those circumstances, and the processes at AMP Life for responding to reports about Reportable Conduct.

AMP Life will not tolerate a whistleblower being subject to any detriment because they want to raise a concern or have done so. Disciplinary action, up to and including termination of employment or engagement, may be imposed on anyone found to have caused detriment to a whistleblower because they want to, or have, raised a concern.

AMP Life operates in multiple countries and is subject to applicable local laws. If any local laws are in any way inconsistent with this policy, or impose a higher level of protection than this policy, those local laws take precedence to the extent of the inconsistency. Legal protections for Reportable Conduct differ between Australia and NZ and employees should also refer to the relevant appendices when determining whether to report any conduct.

Who does this policy apply to?

This policy applies to current and past:

- employees of AMP Life;
- officers of AMP Life;
- individuals who supply services or goods to AMP Life (whether paid or unpaid);
- employees and officers of a person or organisation who supplies services or goods to AMP Life (whether paid or unpaid);
- volunteers of AMP Life;
- associates of AMP Life (for example, a director or secretary of AMP Life or a related company of AMP Life); and
- relatives or dependants of any of the people listed above (or of their spouse).

If you fall into one of the above categories, you can raise a concern in accordance with this policy, and the terms of this policy will apply.

If you are a customer and are concerned with the way AMP Life has handled any matter, product or service, including an existing complaint, this policy does not apply to you, but AMP Life are keen to understand such concerns. Instead, please contact customer service.

When will this policy apply?

This policy applies where a whistleblower raises a concern of Reportable Conduct:

- to the Whistleblowing Officer, their delegate or an authorised person; and/or
- through Your Call, an external and independent provider contracted by AMP Life to receive reports impartially and confidentially (see section 4 for more details).

Reportable Conduct means any conduct in relation to AMP Life which is:

Reportable Conduct

- a breach of a Commonwealth law (including anything you think may be illegal) that is punishable by imprisonment for a period of 12 months or more, such as bribery, corruption, financial fraud or malpractice, Workplace Health & Safety (WHS) breaches or insider trading;
- a serious breach of AMP Life's Code of Conduct;
- breaches of the Corporations Act 2001 or other financial sector laws enforced by the Australian Securities and Investments Commission (ASIC) or the Australian Prudential Regulation Authority (APRA);
- breaches of the Companies Act 1993 or other financial sector laws enforced by the Reserve Bank of New Zealand (RBNZ)
- misconduct or an improper state of affairs or circumstances in relation to an AMP Life company, including tax affairs of AMP Life;
- conduct that poses a danger to the public or financial system; conduct likely to damage AMP Life's financial position or reputation.

Legal protections for Reportable Conduct differ between Australia and NZ and employees should also refer to the relevant appendices when determining whether Reportable Conduct is also a protected disclosure in their jurisdiction.

You do not have to be sure that Reportable Conduct has occurred in order to raise a concern and we encourage you to do so, even if your concern relates to something you only suspect.

'Reportable Conduct' does not include 'personal work-related grievances', which should instead be raised in accordance with the Complaints Handling Policy for Workers or equivalent for those not based in Australia or New Zealand to allow those issues to be resolved most effectively. 'Personal work-related grievances' are:

Personal work-related grievances

Grievances relating to a person's current or former employment or engagement that have implications for them personally (that is, they relate solely to them), and do not fall within the scope of Reportable Conduct.

For example, a conflict between the person and another employee, or a decision relating to their employment or engagement, such as a transfer, promotion or disciplinary action, would be a 'personal work-related grievance'.

However, if a person has raised a concern regarding Reportable Conduct (such as a breach of AMP Life's Code of Conduct or other AMP Life policies) or a grievance relating to detriment they have suffered because they have raised a concern about Reportable Conduct, then that grievance will be covered by this policy and should be raised under this policy.

You will not be penalised if a concern raised by you ultimately turns out to be incorrect, if your disclosure was made with a genuine belief regarding Reportable Conduct. However, you must not make a report that you know is not true or is misleading. Where it is found that a whistleblower has knowingly made a false report, this will be considered a serious matter and may result in disciplinary action.

Who can a concern be raised with?

Under this policy, concerns about Reportable Conduct should be raised with:

- The Whistleblowing Officer and/or their delegate at whistleblowing-officer@amplife.com.au; or
- Your Call, an external and independent provider that AMP Life has contracted to receive reports and act impartially and confidentially. Your Call can be contacted via:
 - Phone: 1800 316 519 (Australia), 0800 123 508 (New Zealand) or +61 3 9895 0012 (Intl);

- Email to disclosures@yourcall.com.au;
- Online at yourcall.com.au/report using AMPLife2019 as the organisation ID;
- Mail to Locked Mail Bag 7777, Malvern VIC 3144 Australia;
- If you are deaf, or have a hearing or speech impairment, you can contact Your Call online or New Zealand Relay. Simply choose your contact method at relayservice.gov.au or nzrelay.co.nz and request Your Call's hotline 1800 940 379.

What information should be provided?

To assist AMP Life to address a concern regarding Reportable Conduct, you should provide as much information as possible, including:

- that your concern is being raised pursuant to this policy;
- the nature of the Reportable Conduct and when and where it occurred or is likely to occur;
- the name(s) of people believed to be involved in the Reportable Conduct;
- any material to support the matters raised in your concern, such as documents or the names of potential witnesses; and
- any steps you may have taken to report the matter elsewhere.

AMP Life's priority is to support and protect whistleblowers who raise concerns about Reportable Conduct. If you raise a concern regarding Reportable Conduct, your identity (and any information that AMP Life has because of your report that someone could likely use to identify you) will only be disclosed if:

- you give your consent for the disclosure of that information;
- the disclosure is allowed or required by law (for example, disclosure by AMP Life to a lawyer to obtain legal advice); or
- in the case of information likely to identify you, it is reasonably necessary to disclose the information for the purposes of an investigation, but all reasonable steps are taken by AMP Life to prevent someone from identifying you.

Please be aware that if you do not consent to the limited sharing within AMP Life of your identity and the information provided by you as needed, this may limit AMP Life's ability to progress your report and to take any action in relation to it.

How will AMP Life respond?

Reports made under this policy will be received and treated sensitively and seriously, and dealt with promptly and objectively.

While raising a concern does not guarantee that it will be investigated, all disclosures will be assessed and considered by AMP Life and a decision will be made by AMP Life, in its discretion, as to whether they should be investigated. AMP Life's response to a disclosure will vary depending on the nature of the disclosure (including the amount of information provided).

You may be told how AMP Life has decided to respond to a concern raised, including if any investigation will be conducted. However, it may not always be appropriate to provide this information, and may not be possible unless your contact details are provided.

Any investigations undertaken will be independent of the specific business unit in respect of which allegations have been made, the person who has made the disclosure, or any person who is the subject of the Reportable Conduct.

Unless there are confidentiality or other reasons not to do so, persons to whom a disclosure relates will be informed of the allegation at the appropriate time, and given an opportunity to respond to the allegation(s) made against them.

Findings will be made on the balance of probabilities and will be that either the allegation(s) are:

- fully substantiated
- partly substantiated (for example, if one but not all allegations are substantiated);
- disproven
- not able to be substantiated; or
- unsubstantiated.

AMP Life will decide whether to communicate the outcomes of any investigation arising from a concern regarding Reportable Conduct in its absolute discretion. The whistleblower will be informed of the findings of the matter, where appropriate. Any report prepared in relation to an investigation remains the property of AMP Life and will not be provided to a whistleblower or any other person to whom a concern relates.

Where an investigation identifies misconduct or other inappropriate conduct, appropriate disciplinary action may be taken in AMP Life's discretion. This may include, but is not limited to, terminating or suspending the employment or engagement of a person(s) involved in any such conduct.

If an investigation finds that criminal activity is likely to have occurred, the matter may be reported to law enforcement bodies and/or other regulatory authorities by the relevant area within AMP Life.

Roles and responsibilities

Any disclosures received via Your Call will be referred to the Whistleblowing Officer or their delegate, unless they may implicate the Whistleblowing Officer, in which case they will be referred to the Chair of the AMP Life Risk Committee.

Any investigations under this policy will be conducted by a Whistleblowing Investigation Officer or their delegate. The Whistleblowing Investigation Officer may involve other AMP Life staff to assist or may delegate the investigation to an external investigator or other suitably qualified third party. All AMP Life staff, Directors and Officers must co-operate fully with any investigation that is undertaken.

All whistleblowers who raise a concern under this policy will have access to the assistance of the Whistleblowing Protection Officer or their delegate as provided in this policy. If you consider that you have been subject to any detriment as a result of raising a concern, you should escalate this to the Whistleblowing Protection Officer who will decide the appropriate course for handling the matter.

If you consider that the Whistleblowing Protection Officer has not adequately resolved a concern regarding detrimental conduct, you can escalate your complaint to the Chair of the AMP Life Risk Committee.

What protections exist for whistleblowers?

AMP Life is committed to protecting whistleblowers from any detriment arising as a result of them raising a concern of Reportable Conduct. These protections are an essential element of creating an environment in which whistleblowers feel safe to raise Reportable Conduct.

Some laws also contain protections for whistleblowers. The relevant Australian laws are summarised at Appendix 1 and the relevant NZ laws are summarised at Appendix 2. Legal protections for Reportable

Conduct differ between Australia and NZ and employees should also refer to the relevant appendices when determining whether Reportable Conduct is also a protected disclosure in their jurisdiction.

Protection from detriment

No person may cause detriment to someone else (or threaten to do so) because of a belief that person has or will raise a genuine concern in relation to Reportable Conduct. Detriment may include:

- termination of employment;
- harassment, bullying or intimidation;
- personal or financial disadvantage;
- unlawful discrimination;
- harm or injury, including psychological harm;
- damage to reputation; or
- any other conduct that constitutes retaliation.

Any person who engages in detrimental conduct against a person because they have raised or intend to raise a concern regarding Reportable Conduct may be subject to disciplinary action (including, but not limited to, termination of employment or engagement). In some circumstances, this conduct may also attract civil and/or criminal penalties.

You should tell the Whistleblowing Protection Officer or their delegate if you or someone else is being, or has been subject to, detrimental conduct.

AMP Life will at all times be able to raise and address with a whistleblower matters that arise in the ordinary course of their employment or contractual relationship with AMP Life (for example, any separate performance or misconduct concerns).

Other protections available

AMP Life is committed to making sure that whistleblowers do not suffer detriment because they raise a concern. The protections offered will be determined by AMP Life and depend on things such as the Reportable Conduct and the people involved. Protections may include the following in AMP Life's discretion:

- monitoring and managing the behaviour of other employees;
- relocating individuals (which may include the people alleged to have been involved in the Reportable Conduct) to a different division, group or office; and/or
- offering an individual a leave of absence or flexible workplace arrangement while a matter is being investigated.

AMP Life will look for ways to support all whistleblowers who raise a concern, but it may not be able to provide non-employees with the same type and level of support that it provides to its employees. AMP Life will however still seek to offer as much support as reasonably practicable.

Escalations relating to the whistleblowing process of outcome

A whistleblower may escalate their concerns directly to Chair of the AMP Life Risk Committee if:

- they are not satisfied with a decision not to conduct an investigation into their concern, or the findings of any investigation;
- they consider that the Whistleblowing Protection Officer has not adequately resolved a complaint regarding detrimental conduct; or
- they consider that this policy has not been followed by AMP Life.

A whistleblower may escalate their concern by providing a written submission to the Chair of the AMP Life Risk Committee outlining their reasons for review. This is to be submitted to the Whistleblower Protection Officer who is obliged to escalate the concerns.

When considering an escalation, the Chair of the AMP Life Risk Committee is not required to reopen or reinvestigate the matter. To arrive at a decision, the Chair of the AMP Life Risk Committee may review any submission by the whistleblower, the basis of the decision giving rise to the request, and any other information the Chair of the AMP Life Risk Committee considers relevant. The Chair of the AMP Life Risk Committee may make a final determination following the consideration of this material.

Reporting

The Resolution Life NOHC Board, AMP Life Limited Board, NMLA Board, and Resolution Life NZ Board (“Boards”) will receive summary information in relation to concerns raised under this policy on a quarterly basis, including metrics on disclosures made. This may include, for example, a summary of the number, nature and outcome of matters that have been raised under this policy. The Boards may also be provided with additional information about any material incidents raised. Information received by the Boards will be de-identified as required.

Availability of this policy and training

AMP Life staff (including new staff) will have access to a copy of this policy on the intranet and will receive training about the policy and their rights and obligations under it. Key AMP Life staff, including those involved in its whistleblowing program, will also receive regular training, including in relation to how to respond to raised Reportable Conduct where relevant.

A copy of this policy will also be available on AMP Life's public website. A hard copy of this policy may be obtained by contacting Whistleblowing Officer.

Data protection

The AMP Life Privacy Policy (as amended from time to time) outlines how personal information will be collected, used, disclosed and handled by AMP Life. Unless contrary laws prevent AMP Life from doing so, all personal information that forms part of raised Reportable Conduct will be treated in accordance with AMP Life's Privacy Policy as well as any applicable privacy or data protection laws.

Periodic review

This policy will be reviewed annually to check it is operating effectively and whether any changes are required.

Contacts

Any questions in relation to the interpretation or operation of this policy should be directed to the Whistleblowing Officer.

If you are a current employee, you (or your immediate family) may access the AMP Life Limited Employee Assistance Program which can be contacted on 1800 940 379 within Australia or 0800 666 367 (New Zealand) or +61 3 8620 5300 (worldwide).

Roles and responsibilities

The roles and responsibilities with regard to the policy are set out in the table below

Whistleblowing Protection Officer	<ul style="list-style-type: none"> • Designated person(s) or their delegates within AMP Life who are responsible for protecting whistleblowers from detriment as result of making a report • Supports and protects whistleblowers from detriment as a result of making a disclosure • Authorised to provide certain protections where he/she deemsthis appropriate for fulfilling their role
Whistleblower	<ul style="list-style-type: none"> • Raises genuine concerns regarding Reportable Conduct • Provides as much information as possible and any known details relating to the Reportable Conduct (e.g. date, time, location, name of person(s) involved, evidence such as documents or emails, possible witnesses, and any steps that may have been taken to report the matter elsewhere) • Can choose to remain anonymous via the whistleblowingchannels. However, whistleblowers are encouraged to identify themselves to assist with providing any further information and to support appropriate protection and support being provided
Chief Risk Officer	<ul style="list-style-type: none"> • Champions the whistleblowing program and oversees the implementation and effectiveness of the program • Appoints the roles of Whistleblowing Officer andWhistleblowing Protection Officer
Whistleblowing Officer	<ul style="list-style-type: none"> • Responsible for the whistleblowing program and ensuring theAMP Life Whistleblowing Policy and standards are up to date • Receives and assesses reports from Whistleblowingchannels • Provides quarterly reporting on whistleblowing to the AMP Life Risk Committee and the AMP Life Boards as appropriate • Accountable for notifying the Chairs of the Risk Committee in Australia and the Audit & Risk Committee in New Zealand and relevant management committee(s) of disclosures to beinvestigated by a Whistleblowing Investigation Officer
Whistleblowing Investigation Officer	<ul style="list-style-type: none"> • Designated person(s) within AMP Life responsible for investigating disclosures • Conducts investigations on Reportable Conduct, in a timely manner. This may include the use of internal or external investigative resources • Keeps whistleblowers informed of the investigations' progress as appropriate • Reports the investigations outcomes

Interactions with related documents

The documents listed below support this policy

Business integrity policy	Sets out the standards and behaviours that all AMP Life employees must meet
Code of conduct	The overarching code describing the required behavioural standards for AMP Life employees
Complaints handling policy for workers	Sets out AMP Life's approach to the management of worker's complaints and grievances
Fraud Policy	Sets out the principles and standards for the management of fraud risks and incidents within AMP Life
AMP Life Privacy Policy	Sets out how personal information will be collected, used, disclosed and handled by AMP Life

Compliance with this policy

This policy sets out the minimum standards required of AMP Life employees and external partners. Additional requirements may apply in some circumstances, for example under the laws in Australia, NZ and other overseas jurisdictions. In addition to meeting the minimum requirements of this policy, AMP Life employees and external partners will also need to comply with local or entity specific requirements, policies, and procedures where they exceed the requirements of this policy. Where specific requirements are inconsistent with this policy these should immediately be referred to the policy owner.

Where AMP Life employees and external partners are concerned that a breach of this policy has occurred or will occur, they should report their concern to the Whistleblowing Protection Officer or their delegate.

A breach of this policy may be regarded as misconduct, which may lead to disciplinary action (including up to termination of employment or engagement). An individual may also be exposed to criminal or civil liability for a breach of relevant legislation.

Terms and conditions

This policy does not form part of any contract of employment or contract of engagement and may be amended, replaced or revoked at any time by AMP Life in its absolute discretion.

Reporting externally

Nothing in this policy is intended to restrict a whistleblower from raising a concern regarding Reportable Conduct, providing information to, or communicating with a government agency, law enforcement body or a regulator in accordance with any relevant law, regulation or prudential standard applicable in a jurisdiction in which AMP Life operates. AMP Life staff may also be legally required to report certain matters to government or regulatory bodies.

It is recommended that any individuals contemplating reporting matters outside of AMP Life first seek independent advice in relation to their legal rights and obligations.

Document controls

Approved by	Chief Risk Officer
Policy owner	Chief Risk Officer
Effective date	1 July 2020
Next Review	1 July 2022
Distribution	All staff via The Hub / AMP Life public website

Definitions

In this policy, words and phrases have the meaning provided below.

AMP Life	Resolution Life NOHC Pty Ltd and all its subsidiaries.
Reportable Conduct	<p>Conduct in relation to AMP Life which is:</p> <ul style="list-style-type: none"> • a breach of a Commonwealth law (including anything you think maybe illegal) that is punishable by imprisonment for a period of 12 months or more, such as bribery, corruption, financial fraud or malpractice, WHS breaches or insider trading; • a serious breach of AMP Life's Code of Conduct; • breaches of the Corporations Act 2001 or other financial sector laws enforced by ASIC or APRA; • breaches of the Companies Act 1993 or other financial sector laws enforced by the RBNZ; • misconduct or an improper state of affairs or circumstances in relation to an AMP Life company, including tax affairs of AMP Life; • conduct that poses a danger to the public or financial system; • conduct likely to damage AMP Life's financial position or reputation. <p>Legal protections for Reportable Conduct differ between Australia and NZ and employees should also refer to the relevant appendices when determining whether Reportable Conduct is also a protected disclosure in their jurisdiction.</p> <p>'Reportable Conduct' does not include 'personal work-related grievances', which should instead be raised in accordance with the Complaints Handling Policy for Workers or equivalent for those not based in Australia or New Zealand to allow those issues to be resolved most effectively.</p>
Whistleblower	<p>Any person who raises a concern under this policy who is a current or past:</p> <ul style="list-style-type: none"> • employee of AMP Life; • officer of AMP Life; • individual who supplies services or goods to AMP Life (whether paid or unpaid); • employee of a person or organisation who supplies services or goods to AMP Life (whether paid or unpaid); • volunteer of AMP Life; • associate of AMP Life (for example, a director or secretary of AMP Life or a related company of AMP Life), or • dependent or relative of one of the above (or a dependant of one of the above's spouse).
Whistleblowing Officer	Designated person or their delegate within AMP Life responsible for its whistleblowing program.
Whistleblowing Investigation Officer	Designated person(s) within AMP Life responsible for investigating disclosures.
Whistleblowing Protection Officer	Designated person(s) or their delegates within AMP Life who are responsible for protecting whistleblowers from detriment as a result of making a report. The Whistleblowing Protection Officer is authorised to provide certain protections where he/she deems this appropriate for fulfilling their role.

Appendix 1: Protections for whistleblowers provided by Australian law

How will I be protected if I raise a concern?

Two key protections inform all aspects of AMP Life's whistleblower program.

Confidentiality: We protect the confidentiality of whistleblowers who raise concerns. We do this by limiting how both your identity and information that is likely to lead to your identification is shared. Your identity will be kept confidential to the fullest extent possible and only shared as permitted by you or by law.

Non-victimisation: We protect whistleblowers from detriment caused because they raised a concern or plan to raise a concern. We do not tolerate anyone threatening to cause or causing detriment to you because of your desire or decision to raise a concern. Doing so is taken seriously by AMP Life and may lead to disciplinary action.

AMP Life also provides a Whistleblowing Protection Officer to help support you and assist you with your report. Should you require any assistance, we encourage you to speak to the Whistleblowing Protection Officer.

Further details of how we protect whistleblowers is set out in the body of this policy.

In certain circumstances, these protections will also be enforceable under the Corporations Act or the Tax Administration Act (where a report relates to a breach of Australian tax law or tax-related misconduct). Where those provisions apply, you are also protected from liability for making the report (either by way of civil, criminal or administrative legal proceedings, or contractual or other remedies being sought against you). Information you disclose cannot be used in legal proceedings against you (except for proceedings in relation to giving false information).

When will I be protected?

AMP Life provides protections to whistleblowers who raise concerns pursuant to this policy. AMP Life also provides these protections to any whistleblower who makes a disclosure regarding Reportable Conduct that is protected under law to:

- a director, officer or senior manager of AMP Life;
- an auditor, or a member of the audit team conducting an audit of AMP Life;
- an actuary of AMP Life;

- ASIC or APRA or RBNZ; or
- a legal practitioner, for the purpose of obtaining legal advice or legal representation in relation to your concern.

In limited circumstances, certain "public interest" or "emergency" disclosures are also protected by law. Please contact the Whistleblowing Officer if you would like more information about emergency and public interest disclosures.

What should I do if a protection is breached?

AMP Life takes any breach of these protections seriously. Where you believe a breach has occurred, you should raise a concern with the Whistleblowing Protection Officer.

Where your report is about how your concern was handled, you should raise your concern with the Whistleblowing Protection Officer or the Chair of AMP Life Risk Committee.

If you suffer detriment because you have or propose to raise a concern, you may be entitled to compensation or other remedies in some circumstances.

Is anything not covered by AMP Life's whistleblower program?

AMP Life's whistleblowing program and the protections under the Corporations Act or Tax Administration Act generally do not apply to personal work-related grievances. These are usually reports which relate to your employment.

Instead, these matters should be reported in accordance with AMP Life's Complaints Handling Policy for Workers.

However, this policy will still apply in some circumstances, such as where your concern:

- relates to any detriment caused to you as a result of raising a concern regarding Reportable Conduct;
- relates to breaches of a law of the Commonwealth, including that punishable by 12 months imprisonment or more, or represents a danger to the public or the financial system; or
- has significant implications for AMP Life.

Where in doubt, you should make your report to the Whistleblowing Officer. They will make sure your report is dealt with under the right policy.

Appendix 2: Protections for whistleblowers provided by New Zealand law

The Protected Disclosures Act 2000 (NZ) (Act) provides protection for employees who report serious wrongdoing in or by their organisation that the employee believes on reasonable grounds is true or likely to be true.

The Act sets out procedures that need to be followed by the employee when making a protected disclosure, including following any internal procedures that apply (for example – the AMP Life Whistleblowing Policy). Employees should confirm whether any act of Reportable Conduct would also be a protected disclosure. Only protected disclosures are afforded the protections of the Act.

Protected disclosures can be made to the CEO, AMP Life or the Executive General Manager, NZ, if an employee reasonably believes that the person to whom disclosures are to be made in accordance with AMP Life's internal procedures is involved in the serious wrongdoing, or is associated with someone who is.

Protected disclosures can be made to an appropriate authority if the employee making the disclosure believes on reasonable grounds –

- (i) That the head of the organisation is or may be involved in the serious wrongdoing alleged in the disclosure; or
- (ii) That immediate reference to an appropriate authority is justified by reason of the urgency of the matter to which the disclosure relates, or some other exceptional circumstances; or
- (iii) That there has been or recommended action on the matter to which the disclosure relates within 20 working days after the date on which the disclosure is made.

Every person to whom a protected disclosure is made or referred must use best endeavours not to disclose information that might identify the staff member who made the protected disclosure unless they have their written consent to do so.

The person who has acquired knowledge of the protected disclosure must use best endeavours not to disclose information that might identify the person who made the protected disclosure unless the person who has acquired knowledge of the protected disclosure reasonably believes that disclosure of identifying information –

- (i) is essential to the effective investigation of the allegations in the protected disclosure; or
- (ii) is essential to prevent serious risk to public health or public safety or the environment; or
- (iii) is essential having regard to the principles of natural justice.

The Act provides that no civil, criminal, or disciplinary proceedings can be brought against a person for making a protected disclosure (or for referring one to an appropriate authority in certain circumstances set out in the Act).

In addition, the Act provides that an employee (within the meaning of the Employment Relations Act 2000) who suffers retaliatory action by their employer for making a protected disclosure can take personal grievance proceedings under the Employment Relations Act 2000.

It is unlawful under the Human Rights Act 1993 to treat whistle-blowers or potential whistle-blowers less favourably than others in the same or similar circumstances. If a whistle-blower is victimised in this way the legal remedies under the Human Rights Act may be available to them.

Definitions:

Appropriate Authority as defined in the Act, includes:

- the Commissioner of Police;
- the Director of the Serious Fraud Office;
- the Ombudsman;
- a private sector professional body with the power to discipline its members.

Employee has a wide definition in the Act and includes:

A former employee:

- (a) A homeworker within the meaning of section 5 of the Employment Relations Act 2000;
- (b) A person seconded to the organisation;
- (c) An individual who is engaged or contracted under a contract for services to do work for the organisation;
- (d) A person concerned in the management of the organisation (including a person who is a member of the board or governing body of the organisation);
- (e) A person who works for the organisation as a volunteer without reward or expectation of reward for that work.

Organisation is defined in the Act as meaning a body of persons whether corporate or unincorporate, and whether public sector or in the private sector; and includes a body of persons comprising 1 employer or 1 or more employees.

Protected Disclosure means a protected disclosure as defined in section 6(2) of the Act. In summary it means that an employee of an organisation may disclose information in accordance with the Act if:

- (a) The information is about serious wrongdoing in or by that organisation; and
- (b) The employee believes on reasonable grounds that the information is true or likely to be true; and
- (c) The employee wishes to disclose the information so that the serious wrongdoing can be investigated; and
- (d) The employee wishes the disclosure to be protected.

If the employee believes on reasonable grounds that the information he or she discloses is about serious wrongdoing in or by that organisation but the belief is mistaken, the information must be treated as complying with section 6(1)(a) for the purposes of the protections conferred by the Act and by section 66(1)(a) of the Human Rights Act 1993.

Serious Wrongdoing as defined in the Act includes any serious wrongdoing of any of the following types, whether the wrongdoing occurs before or after the commencement of the Act:

- (a) an act, omission, or course of conduct that constitutes a serious risk to public health or public safety or the environment; or
- (b) an act, omission, or course of conduct that constitutes a serious risk to the maintenance of law, including the prevention, investigation, and detection of offences and the right to a fair trial; or
- (c) an act, omission, or course of conduct that constitutes an offence.