



orro

Whistleblower Protection Policy

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1. Policy purpose and application

Orro Pty Ltd (Orro) is committed to the highest standards of legal, ethical and moral behaviour and seeks to create and maintain an environment in which employees, volunteers, contractors, consultants, directors and officers, customers and other external related parties of Orro are provided a safe and confidential environment to raise concerns without fear of reprisal.

This policy sets out:

- when you will be protected for speaking up about wrongdoing;
- the protections that will be provided to you if you speak up; and
- how disclosures made under this policy will be dealt with by Orro.

All officers, employees and contractors of Orro, wherever they are based, must comply with this policy.

Officers and employees of Orro based outside Australia may also be subject to additional local whistleblower requirements in the country in which they are based, which take precedence over this policy to the extent of any inconsistency.

This policy is also available at [Speakup \(orro.group\)](https://www.orro.group)

This policy also protects those who are entitled to whistleblower protection under the Australian whistleblower laws (see section 8 of this policy)

2. Who is protected under this policy?

You will be protected under this policy if:

- you are one of the individuals set out in section 3;
- you disclose information about the type of matters set out in section 4; and
- you disclose that information:
 - internally to one of the persons set out in section 5; or
 - externally to one of the persons set out in section 8.

3. Who may make a protected disclosure?

You may make a disclosure that qualifies for protection under the Australian whistleblower laws if you are or were:

- an officer or employee of Orro, including permanent, part-time, fixed-term or temporary employees, intern or secondee;
- an Orro contractor or supplier of goods and services to Orro (whether paid or unpaid), including their employees (for example, consultants, service providers and business partners), including an employee of such a contractor or supplier; or
- an associate of Orro; or
- a parent, grandparent, child, grandchild, sibling, spouse or dependent of any of the above.

4. What may a protected disclosure be about?

4.1 Disclosures

Disclosures do not have to be about breaking the law.

Eligible disclosures may be about misconduct or an improper state of affairs or circumstances in relation to Orro (including by a Orro officer or employee) where you have reasonable grounds to suspect that misconduct or an improper state of affairs has occurred or is occurring in relation to Orro.

Disclosures **solely** about a personal work-related grievance are **not** covered by this policy and do **not** qualify for protection under the whistleblower laws unless they also:

- i. they concern a matter set out in clause 4.2 below or otherwise include information about misconduct or an improper state of affairs or circumstances in relation to Orro; or
- ii. relate to any detriment or threat of detriment by reason of you making or being suspected of making a protected disclosure (see also section 7.3 for examples of “detriment”).

4.2 Examples of eligible disclosures

Some examples of matters that are eligible disclosures and qualify for protection under the Australian whistleblower laws are:

- conduct that amounts to a criminal offence or contravention of the Corporations Act 2001 or Australian Securities and Investments Commission Act 2001;
- conduct that is a Commonwealth criminal offence punishable by more than 12 months imprisonment;
- illegal conduct, such as theft, dealing in, or use of, illicit drugs, actual or threatened violence, corruption, bribery, criminal damage to property or breaches of work health and safety laws;
- fraud, money laundering or misappropriation of funds;
- negligence, default, breach of trust and breach of duty;
- any conduct that may indicate a systemic issue in relation to Orro;
- conduct relating to business behaviours and practices that may cause consumer harm;
- conduct that represents a danger to the public or the financial system;

- concerns related to modern slavery;
- information that represents a significant risk to public safety or the stability of, or confidence in, the financial system;
- misconduct in relation to Orro's tax affairs¹;
- 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; or
- serious breaches of Orro's Code of conduct and policies.

4.3 Personal work-related grievances

A personal work-related grievance means a grievance about any matter in relation to your employment or former employment that has, or tends to have, implications only for you personally. Examples of a personal work-related grievance include (but are not limited to):

- an interpersonal conflict between you and another employee;
- a decision that does not involve a breach of workplace laws;
- a decision about your engagement, transfer or promotion;
- a decision about your terms and conditions of engagement, payroll or remuneration; or
- a decision to suspend or terminate your engagement, or otherwise discipline you.

If your disclosure is a **solely** personal work-related grievance, you should make it in accordance with the grievance policy set out in the employee handbook, which is saved in the below MS Teams location:

https://teams.microsoft.com/l/team/19%3aM_igygy77JlgSliPpK2zzGM0GqwND-xknRc0NB9nNe01%40thread.tacv2/conversations?groupId=8366ca9a-5898-47f9-8d18-4d09c122d380&tenantId=7e0c3f88-faec-4a28-86ad-33bfe7c4b326

4.4 Reasonable grounds to make the disclosure

You may still qualify for protection if your disclosure turns out to be incorrect, but you must have reasonable grounds for suspecting that the information you are disclosing concerns misconduct or an improper state of affairs or circumstances in relation to Orro.

A disclosure made without reasonable grounds (such as where you know it to be false) may amount to misconduct and be subject to disciplinary action.

5. Who may receive a protected disclosure?

¹ "tax affairs" being affairs relating to any tax imposed by or under, or assessed or collected under, a law administered by the Australian Commissioner of Taxation

All of the people listed in this section may receive disclosures that qualify for protection under the Australian whistleblower laws. However, we encourage you to make your disclosure via the Whispli platform or Orro's Whistleblower Protection Officer.

Whispli

<https://orrogrouphispli.com/lp/speakup>



Whistleblower Protection Officer

Position: Group CFO

Telephone: 0401700148

Email: Fabian.kuehn@orro.group

Mail: L11/423 Pennant Hills Rd
Pennant Hills NSW 2120

If you prefer, you may instead make a disclosure to the following people:

- a member of Orro's senior management team;
- any other officer (which includes a Board director or company secretary) or staff director of Orro;
- an internal or external auditor² (including a member of an audit team conducting an audit on Orro); or
- Orro's registered tax agent or BAS agent³, if the disclosure concerns Orro's tax affairs or the tax affairs of an associate of Orro, or an officer or employee at Orro who has functions or duties relating to its tax affairs and who you consider may be assisted in their role by knowing that information.

If you make a disclosure to one of these additional people, please inform the person that you are making a disclosure under this policy.

² Orro's external auditor is Cameron Roan, KPMG, croan@kpmg.com.au.

³ Orro's tax agent is John Locke, KPMG, johnlocke@kpmg.com.au.

6. How may a protected disclosure be made?

You may make a disclosure at any time to the people identified in section 5 in person, by email, post or delivered by hand.

If you make a disclosure from or to a Orro email address, your email may be accessed by certain people within our IT department in accordance with Orro's policies. If you are concerned about those limited circumstances in which your email might be accessed, you may prefer to make your disclosure verbally or by mail.

You may make your disclosure anonymously (and stay anonymous throughout and after any investigation) and still qualify for protection under this policy and the Australian whistleblower laws.

You may wish to obtain independent legal advice before making a disclosure. That communication with your legal adviser will also be protected under the Australian whistleblower laws.

7. Legal protections for disclosers

7.1 Confidentiality and secure record-keeping

All persons responsible for or involved in an investigation must take all reasonable steps to reduce the risk that a discloser will be identified.

Orro will do this by:

- obscuring your name and identifying features from any internal reporting about your disclosure (unless you agree for your identity to be known);
- referring to you in a gender-neutral context (unless you agree for your identity to be known);
- where possible, contacting you to help identify certain aspects of your disclosure that could inadvertently identify you;
- engaging qualified staff to handle and investigate disclosures;
- storing all material relating to disclosures securely;
- limiting access to all information to those directly involved in handling and investigating the disclosure; and
- ensuring that anyone who is involved in handling and investigating your disclosure is aware of the confidentiality requirements.

You may lodge a complaint to a regulatory body, such as the Australian Securities and Investments Commission (**ASIC**); the Australian Prudential Regulatory Authority (**APRA**); or the Australian Taxation Office (**ATO**), if you believe that your confidentiality has been breached.

Identity protections and exceptions

If you make a protected disclosure, it is illegal for anyone to identify you or disclose any information that is likely to lead to you being identified, unless:

- it is not possible to investigate the disclosure without disclosing information that might identify you (but all reasonable steps must be taken to protect your identity);
- it is necessary to obtain legal advice about your disclosure and the whistleblower laws, in which case, we can pass the information on to an internal or external lawyer;
- we need to disclose the information to the Australian Federal Police; ASIC, APRA or the ATO, if the disclosure concerns Orro's tax affairs or the tax affairs of an associate of Orro; or
- you consent to that disclosure.

7.2 Provision of identity to a court or tribunal

No-one at Orro may disclose or produce to a court or tribunal any information or documents which disclose your identity (or information likely to lead to your identification) without seeking the advice of the Whistleblower Protection Officer.

If you make a protected disclosure and become aware that a court or tribunal has requested disclosure of your identity or production of documents containing your identity (or information likely to lead to your identification), you may apply to the court or tribunal for an order protecting your identity.

7.3 Protection from detriment

Orro is committed to protecting people who make disclosures under this policy.

It is against the law for anyone at Orro (including any officers, employees or contractors) to cause or threaten any detriment to any person because that person:

- is or proposes to make a disclosure under this policy or the Australian whistleblower laws; or
- is suspected or believed to have made a disclosure under this policy.

"Detriment" includes (but is not limited to):

- dismissal of an employee;
- injury of an employee in their employment;
- alteration of an employee's position or duties to their disadvantage;
- discrimination, harassment or intimidation;
- harm or injury including psychological harm, damage to property, reputation or financial position;
- taking action against a person (including any disciplinary action or imposing a liability) for making a disclosure; or
- threats of any of the above.

We can take a number of steps to protect people from detriment. For example, this may include:

- monitoring and managing the behaviour of other employees;
- implementing investigation processes where appropriate;
- taking disciplinary action where appropriate for conduct that breaches the confidentiality and detriment requirements under this policy;
- allowing a person to perform their duties from a different location; and/or
- providing support services referred to in section 10.

However, Orro is entitled to take steps that:

- are reasonably necessary to protect you from detriment (for example, moving you to another office to protect you from detriment if you have made a disclosure about your immediate work area); or
- relate to managing unsatisfactory work performance in line with Orro's performance management framework.

You may seek independent legal advice or contact regulatory bodies, such as ASIC, APRA or the ATO, if you believe you have suffered detriment because of your disclosure.

7.4 Protection from civil, criminal and administrative liability

If you make a protected disclosure, you will also be protected from any of the following in relation to your disclosure:

- civil liability - for example, any legal action against you for breach of an employment contract, duty of confidentiality or another contractual obligation;
- criminal liability - for example, prosecution for unlawfully releasing information or unlawfully using your disclosure against you in a prosecution; and
- administrative liability - for example, disciplinary action for making a disclosure.

However, you may be liable for any misconduct that you have engaged in that is revealed by your disclosure (or revealed by an investigation following your disclosure).

7.5 Compensation and other remedies

You may seek compensation and other remedies through the courts if:

- you suffer loss, damage or injury because of a disclosure; and
- Orro failed to take reasonable precautions and exercise due diligence to prevent detrimental conduct.

We encourage you to seek independent legal advice if you wish to seek compensation or remedies in court.

8. How this policy interacts with Australian whistleblower laws

By making a disclosure in accordance with this policy, you may be protected under the Australian whistleblower laws if the type of matter you disclose is protected by those laws.

While this policy principally deals with internal disclosures, the protections afforded by the Australian whistleblower laws (set out in section 7) also include some types of disclosure made to external parties, such as:

- legal representatives, to obtain advice or representation about the Australian whistleblower laws;
- ASIC, APRA or the ATO; or
- MPs or journalists, where you have reasonable grounds to believe that making the further disclosure would be in the public interest or the information concerns a substantial and imminent danger to the health or safety to one or more persons or to the natural environment, but **only if**:
 - you previously made a disclosure of that information to either ASIC, APRA or another Commonwealth body prescribed by regulation; and
 - you notified that body in writing of your intention to disclose to an MP or journalist (where, for public interest disclosures, at least 90 days must first have passed since your previous disclosure before this notice may be given).

It is important you understand strict criteria apply and you should obtain independent legal advice before making a disclosure to an MP or journalist.

For more information about the Australian whistleblower laws (including how to make a disclosure directly to ASIC or the ATO), see the information available on the [ASIC](#) website (including [Information Sheet 239 How ASIC handles whistleblower reports](#)) and the [ATO](#) website.

8.1 Whistleblower laws outside Australia

You may make a disclosure regardless of where you are or where the conduct is occurring, provided the conduct arises in connection with Orro's Australian operations or the operations of its Australian incorporated entities (including outside Australia, where applicable).

If your disclosure concerns the conduct of Orro, Orro people, or Orro operations based outside Australia, you may also have protections and obligations under the whistleblower laws in the country in which you are based (which take precedence over this policy to the extent of any inconsistency).

9. Investigations of disclosures under this policy

9.1 Investigation process

When you make a disclosure internally under this policy, your disclosure will typically be investigated as follows and by maintaining confidentiality in accordance with section 7. This process may vary in Orro's absolute discretion depending on the nature of your disclosure.

- STEP 1** The person who receives your disclosure will provide the information to the Whistleblower Protection Officer (or to the Alternate Whistleblower Protection Officer if the disclosure is about the Whistleblower Protection Officer) as soon as practicable, ensuring your identity is protected, unless you have consented otherwise.
- STEP 2** The Whistleblower Protection Officer (or Alternate Whistleblower Protection Officer) will determine whether your disclosure is covered by this policy and a formal, in-depth investigation is required.
- If an investigation is required, the Whistleblower Protection Officer (or Alternate Whistleblower Protection Officer) will determine whether the investigation of your disclosure should be conducted internally or externally and appoint an investigator with no personal interest in the matter. The Whistleblower Protection Officer (or Alternate Whistleblower Protection Officer) may consider an external investigation is appropriate to ensure fairness and independence or because specialist skills or expertise are required.
- STEP 3** The investigator(s) will conduct the investigation in an objective and fair manner, ensuring that they give any employee who is mentioned in the disclosure an opportunity to respond to the allegations prior to any adverse findings being made against them. Those employees are also entitled to access the support services referred to in section 10.
- If you can be contacted (including through anonymous channels), we will give you regular updates on the status of the investigation as appropriate, with the frequency and timing of such updates depending on the nature of your disclosure.
- STEP 4** The Whistleblower Protection Officer will prepare an Investigation Report (protecting your identity, if applicable). Where possible, the Whistleblower Protection Officer will advise you on the outcome of the investigation.

Appropriate records and documentation for each step in the process will be maintained by the investigator.

We encourage you to raise any concerns you have about the investigation of your disclosure (including breach of confidentiality) with the Whistleblower Protection Officer or the person to whom you made your disclosure.

9.2 Duration of investigation

We will aim to conclude the investigations within two months of receiving your disclosure. But that time may vary depending on the nature of your disclosure.

9.3 Orro may require further information to investigate disclosures

We may not be able to undertake an investigation if it is not able to contact you or receive additional information from you to fully investigate your disclosure. If you have made your disclosure anonymously, we suggest you maintain ongoing two-way communication with us, so we may ask follow-up questions or provide feedback. You may refuse to answer questions that you feel may reveal your identity at any time.

9.4 Investigation will be conducted in accordance with confidentiality protections

Subject to the exceptions allowed under section 7.1 of this policy or otherwise by law, the identity of a discloser (or information that is likely to lead to their identity becoming known) must be kept confidential at all times during and after the investigation (including in any reporting to the Board or to any persons affected).

10. Support and practical protections

Orro has in place processes for protecting, supporting and monitoring the welfare of anyone who makes a disclosure. This includes risk assessment of any potential detriment, work adjustment processes and considerations and support services such as stress management strategies which include a well-being platform, Orro's Employee Assistance Program (EAP) and confidential free counselling from a third-party provider. In addition, the Whistleblower Protection Officer or other neutral party individual will be assigned to monitor and check-in with the person, identify new risks or areas of support and integrate this into the protection and support process.

11. Board reporting

The Whistleblower Protection Officer will, where appropriate, (whilst maintaining confidentiality in accordance with section 7.1) provide the Board or its delegated committee at least quarterly reports on all active whistleblower matters, which may include information on:

- the number and nature of disclosures made in the last quarter (for example, by who, who to and matter type);
- how disclosures were made;
- the status of any investigations underway;
- any actions taken in relation to a disclosure;
- the frequency of communications with disclosers;
- the outcomes of completed investigations; and
- the timeframes for responding to and investigating disclosures.

12. Training

Our Whistleblower Protection Officers and all eligible recipients of disclosures must attend compulsory training organised by Orro on our processes and procedures for receiving and handling disclosures made under this policy, including training on confidentiality and the prohibitions against detrimental conduct.

We will also inform our external eligible recipients (for example, our auditor and tax agent) about their obligations under the Australian whistleblower laws.

13. Non-compliance with this policy

Any breach of this policy by an Orro officer, employee or contractor will be taken seriously by Orro and may be the subject of a separate investigation and/or disciplinary action.

A breach of this policy may also amount to a civil or criminal contravention under the Australian whistleblower laws, giving rise to significant penalties.

We encourage you to raise any concerns about non-compliance with this policy with the Whistleblower Protection Officer in the first instance. You may also lodge any concerns with ASIC, APRA or the ATO for investigation.

14. Policy review

This policy must be reviewed by the Board or its delegated committee with the assistance of the Whistleblower Protection Officer at least every two years to ensure it is operating effectively. Any recommended changes must be approved by the Board or its delegated committee.

The Chief Financial Officer is authorised to make administrative and non-material amendments to this policy provided that any such amendments are notified to the Board or its delegated committee at or before its next meeting.

Orro will ensure any updates to this policy, its processes and procedures following a review are widely disseminated to, and easily accessible by, individuals covered by this policy. Where necessary, additional training will be provided. Further information

We encourage you to contact our Whistleblower Protection Officers if you have any questions about this policy including what it covers and how disclosures will be handled.

Thank you

 1300 900 000

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<https://orro.group>

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