

Group Whistleblowing Policy

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Netwealth Group Limited

Approved and adopted by:

- Netwealth Group Limited (ABN 84 620 145 404) on 28 February 2024
- Netwealth Investments Limited (ABN 85 090 569 109) (AFSL 230975) on 28 February 2024
- Netwealth Group Services (ABN 89 135 940 840) on 28 February 2024
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1 Introduction

1.1 Purpose

Netwealth Group Limited and its subsidiaries (“Netwealth” or “we”) are committed to promoting and supporting a culture of ethical conduct and corporate compliance. The Whistleblowing Policy (**the Policy**) is applicable to Netwealth employees and service providers and includes their respective relatives, dependants and/or spouse. The Policy is available on Netwealth’s website at <https://www.netwealth.com.au/web/about-netwealth/whistleblower/>

The purpose of the Policy is to help Netwealth identify wrongdoing that may not be uncovered unless there is a safe and secure way to disclose it. Netwealth is committed to the highest standards of integrity and conduct. If you are aware of possible wrongdoing, we encourage you to disclose this information to Netwealth. We will listen to your concerns and support you in doing so.

Netwealth wants to identify and act on wrongdoing quickly so that we can continue to offer a safe workplace to our staff, to abide by our values and code of conduct, to ensure the long-term sustainability and reputation of our company, and to enable us to meet our legal and regulatory obligations. This document sets out how you can assist us with this purpose and how we will respond to a Protected Disclosure under this Policy.

This Policy does not apply if you are a client, customer, or investor with us. If you are a client, customer, or investor with us, we still encourage you to contact us to report any wrongdoing you may be aware of. Netwealth treats all allegations of wrongdoing or misconduct seriously and will review any allegations in line with the relevant Policy (for example the Netwealth Group Complaints Handling Policy). Please contact us via the contact details available on our website (<https://www.netwealth.com.au/web/about-netwealth/contact-us/>).

1.2 Roles and responsibilities

The following table sets out the key roles and responsibilities for those involved in implementing and monitoring the Policy.

Role	Responsibility
Netwealth entity board(s) (Board)	<ul style="list-style-type: none"> • Approve the Policy • Overall oversight of the Policy • Receive Disclosures in accordance with this Policy • Review the outcome of any investigation
Netwealth Compliance & Risk Management Committee (CRMC)	<ul style="list-style-type: none"> • Monitor compliance with the Policy and report risks and issues to the Board as applicable • Review and provide feedback on the Policy to Risk & Compliance (R&C) • Recommend the Policy to the Board for approval
Management	<ul style="list-style-type: none"> • Proactively promote compliance with the Policy • Assist the Chief Risk Officer (or delegate) as requested

Role	Responsibility
Risk and Compliance (R&C)	<ul style="list-style-type: none"> • Recommend the Policy to the CRMC for Board approval • Promote awareness and periodically provide staff training to ensure understanding of the Policy • Arrange or periodically provide training to those involved in receiving, and managing, Protected Disclosures • Oversee and report compliance with the Policy to the Board and CRMC as appropriate
Netwealth Employee	<ul style="list-style-type: none"> • Know, understand, and comply with Netwealth policies and procedures concerning whistleblowing • Report a concern that is a Disclosable Matter • Do not intentionally make a false or misleading Disclosure
Authorised Recipient	<ul style="list-style-type: none"> • Receive Disclosures on behalf of Netwealth • Receive and refer Disclosures in accordance with this Policy including seeking consent from the Whistleblower in order for the concern to be assessed and, if appropriate, investigated • Where it is practical to do so, acknowledge receipt of the Disclosure within 24 hours of receipt or as soon as reasonably practical • Where required, seek legal advice on the operation of the Policy and/or the Disclosure
Chief Risk Officer (CRO) (noting the Chair of Netwealth Group Limited, the CEO & Managing Director or Executive Director may also perform these duties)	<ul style="list-style-type: none"> • Receive Disclosures as an Authorised Recipient • Perform the role of, or appoint, a Lead Investigator to assist in the management of a Disclosure • Responsible for protecting and safeguarding the Eligible Whistleblower • Ensuring measures are in place to protect and ensure confidentiality of the Eligible Whistleblower's identity • Advise the Eligible Whistleblower of the protections available including any support services that the Eligible Whistleblower can access
Eligible Whistleblower(s)	<ul style="list-style-type: none"> • Follow the guidelines of the Policy • Act with honesty and integrity • Report a concern that is a disclosable matter
Internal Auditor	<ul style="list-style-type: none"> • Review (as required by the Board) the adequacy of this Policy • Receive and consider details of any Disclosure(s) as determined by the Board • Receive Disclosures as an Authorised Recipient
Lead Investigator	<ul style="list-style-type: none"> • The Chief Risk Officer or their delegate (e.g. an appointed business representative or independent third party) who will lead an investigation into a Disclosure

Role	Responsibility
Whistleblower Support Officer	<ul style="list-style-type: none"> The Chief People Officer (or their delegate) who will support an Eligible Whistleblower Review, investigate and assess reported concerns of detrimental conduct made to the Lead Investigator Assess and monitor any risks of detrimental conduct to protect the Eligible Whistleblower and interested parties

1.3 Definitions

Term	Definition
Authorised Recipient	A person authorised under the Policy or law to receive Disclosures on behalf of Netwealth (See Appendix 1 for a list of recipients authorised by Netwealth).
Discloser	Someone who makes a Disclosure irrespective of whether they are an Eligible Whistleblower or not.
Disclosure	A disclosure irrespective of whether it is a Protected Disclosure or not.
Disclosable Matter	<p>Any suspected or actual misconduct or improper state of affairs in relation to Netwealth.</p> <p>Examples include, but are not limited to, the following:</p> <ul style="list-style-type: none"> Illegal activities (e.g. theft, fraud, bribery, corruption, drug use, violence, sexual harassment, and property damage); Unsafe work practices (e.g. discrimination, bullying, vilification or harassment); Regulatory breaches; Any instances of modern slavery including human trafficking and/or human rights abuses Misconduct, unethical or dishonest conduct or policy violations; Information about actual or suspected misconduct, or an improper state of affairs or circumstances in relation to Netwealth; or Information that Netwealth, or any officer or employee of Netwealth, has engaged in conduct that: <ul style="list-style-type: none"> contravenes or constitutes an offence against certain legislation including the Corporations Act; the Australian Securities and Investments Commission Act 2001 (Cth); Financial Sector (Collection of Data) Act 2001 (Cth); and Superannuation Industry (Supervision) Act 1993 (Cth) represents a danger to the public or the financial system; constitutes an offence against any other law of the Commonwealth that is punishable by imprisonment for a period of 12 months or more. Deliberate concealment of the above. <p>Disclosable Matters generally do not include Personal Work-Related Grievances. Such matters are managed in accordance with the Netwealth Group Performance and Conduct Management Standard.</p>

Term	Definition
	<p>In some circumstances, a personal grievance may be covered under this Policy as a disclosable matter if it:</p> <ul style="list-style-type: none"> • Relates to detriment that has been suffered or is threatened because a Discloser has raised a concern about other suspected or actual Disclosable Matter; or • Relates to both a Personal Work-Related Grievance and a Disclosable Matter.
<p>Eligible Whistleblower</p>	<p>You are an Eligible Whistleblower if you are:</p> <ul style="list-style-type: none"> • A current or former Netwealth employee, officer, or Director. • A current or former Netwealth service provider. • A Director, officer, or employee of a service provider to Netwealth. • A custodian or investment manager of Netwealth Superannuation Services Pty Ltd, or an officer, employee or service provider to the custodian or investment manager, or • A spouse, relative or dependant of one of the people stated above. <p>You are NOT an Eligible Whistleblower if you are:</p> <ul style="list-style-type: none"> • A client, customer, investor, or member of the general public.
<p>Personal Work-Related Grievance</p>	<p>A personal work-related grievance includes but is not limited to:</p> <ul style="list-style-type: none"> • An interpersonal conflict with another employee; • A decision about your employment, transfer, or promotion; • A decision about the terms and conditions of your employment; or • A decision to suspend or terminate your employment or otherwise discipline you. <p>You can identify your concerns relating to personal work-related grievance as per the Netwealth Code of Conduct or Netwealth Group Performance and Conduct Management Standard with a People and Culture team representative.</p> <p>You may have rights and protections under employment or contract law. In addition to our internal resources, we encourage you to seek your own legal advice about how you may resolve your personal work-related grievance.</p>
<p>Protected Disclosure</p>	<p>A disclosure made in accordance with this Policy about a Disclosable Matter. Before you make a Disclosure, it is strongly recommended that you read the Policy completely so you understand how your Disclosure will be treated, and the options and protections available to you.</p> <p>For a disclosure to be treated as a 'protected disclosure' under the law, the following criterion must be met:</p> <ul style="list-style-type: none"> • The Eligible Whistleblower must:

Term	Definition
	<ul style="list-style-type: none"> - Objectively have reasonable grounds to suspect that the disclosure concerns a 'disclosable matter'; - Have information or materials to support their concern; - Not knowingly make a false or misleading report; and - Must make their disclosure to an Authorised Recipient who is able to receive such disclosures. <p>The motive in making the disclosure is irrelevant. However, knowingly making a false or misleading disclosure may result in disciplinary action, up to and including termination of employment or engagement with Netwealth.</p>

1.4 Protecting disclosers

We are committed to maintaining confidentiality and fairness in all matters raised in accordance with the Policy and will not put a Discloser at a disadvantage for making a Disclosure.

I. Protecting your identity

You can choose to report a concern anonymously. If you choose to report a concern anonymously, you will receive a pseudonym for administrative purposes.

Where you have chosen to remain anonymous, it may limit our ability to investigate your concern and provide you with the relevant support. If you wish to be contacted in relation to your Disclosure, please provide the Authorised Recipient with a way to contact you for further information. Please note that you are not obliged to answer any questions that may reveal your identity.

It is illegal for us to identify you or disclose information that is likely to identify you unless we are permitted to do so under this Policy or by law. A Discloser can choose to identify themselves at any time in this process if they wish to.

We will not share your identity (or any information that is likely to identify you) unless:

- You have provided express (verbal or written) consent; or
- It is necessary for us to conduct an investigation and:
 - the information that we have shared does not include your identity; and
 - we have taken reasonable steps to reduce the risk that you will be identified from the information, including:
 - where possible, de-identify or redact personal information;
 - where possible, ask you to help us identify information that may inadvertently identify you;
 - provide training to those involved in managing the Protected Disclosure;
 - securely storing all information and materials relating to the Protected Disclosure; or
- It is made to a legal practitioner for the purpose of obtaining legal advice or legal representation; or
- We are permitted or otherwise required by law such as disclosing to ASIC, APRA, a member of the Australian Federal Police or a person or body prescribed by regulations.

In order to protect and support you, the Chief Risk Officer may appoint a Whistleblower Support Officer.

Other factors

Please note that while we will take reasonable steps to protect your identity, it may be difficult for us to protect your identity if:

- You have previously advised other individuals that you may make such a Disclosure; or
- The concern relates to information that you have previously been advised of in private by another person; or
- The subject matter of your Disclosure is limited to a few people including you.

II. Protection from detriment

No person may victimise or cause detriment to someone else (or threaten to do so) because of a belief that a person has, will or could make a Disclosure. To protect Disclosers from detrimental treatment, we will:

- Make an assessment of the risk of detrimental treatment against the Discloser as soon as practicable after receiving a Disclosure;
- Make sure persons who are aware of the Disclosure and the Discloser's identity are aware of their responsibilities to maintain the confidentiality of the Discloser's identity; and
- Take practical action as necessary to protect a Discloser from the risk of detriment, such as intervening if detriment has or is likely to occur, or monitoring and managing the behaviour of other employees.

Examples of detrimental treatment could include:

- Discrimination;
- Increasing or decreasing your workload;
- Dismissal, suspension, or retaliatory disciplinary action;
- Demotion or retaliatory transfer;
- Harassment or bullying;
- Damage to your reputation;
- Psychological harm;
- Bias, threats, or other unfavourable treatment; and
- Denied access to company resources and support available through the ordinary course of your employment, such as access to technology, materials, training etc.

Detrimental treatment does not include administrative action that is reasonable for the purpose of protecting the Discloser or managing a Discloser's unsatisfactory work performance or misconduct (where it is in accordance with the Group Performance and Conduct Management Standard).

You are legally protected from detriment if your report qualifies as a Protected Disclosure. If a person causes detriment or victimises you, or threatens to do so, because you have, will, or could make a Disclosure, the person will commit an offence under the law and you may be able to seek legal recourse. The person may also be liable for civil and/or criminal penalties.

If you feel that after making a Disclosure that you are experiencing detrimental treatment, you can report the matter to the Whistleblower Support Officer or make a further disclosure relating to this conduct. You may also seek independent legal advice or contact regulatory bodies such as ASIC or APRA.

III. **Protections for Eligible Whistleblowers against legal action related to making the Protected Disclosure-** The following protections are available to Eligible Whistleblowers under the Corporations Act 2001:

Type	Examples
Civil liability	Any legal action against you for breach of an employment contract, duty of confidentiality or another contractual obligation
Criminal liability	Attempted prosecution for unlawfully releasing information, or other use of the disclosure against you in a prosecution (other than for making a false disclosure)
Administrative action	Disciplinary action

The person making a Disclosure does not have immunity for any misconduct they engaged in that is revealed in a Disclosure.

2 Process

Step 1 - Making a disclosure

A disclosure can be made in person, by telephone, by the online Whistleblower form on our website, post, or email. You can make a Disclosure to an Authorised Recipients via one of the mechanisms described below. (Also see Appendix 1 for contact information of key individuals).

How to make a disclosure	Details
Via the form on Netwealth’s website.	<p>https://www.netwealth.com.au/web. https://www.netwealth.com.au/web/about-netwealth/whistleblower/</p> <p>You can choose to identify yourself or remain anonymous.</p> <p>Please select the Authorised Recipient(s) you would like to receive your Disclosure from the list on the webpage.</p>
Netwealth’s Internal Auditor	<p>RSM Australia</p> <p>Please use the ‘website form described above and select ‘Jean-Marc Imbert – RSM Internal Audit Partner” to receive the disclosure.</p>
The Chief Risk Officer or the Head of Legal	<p>Option 1 - https://www.netwealth.com.au/web/about-netwealth/whistleblower/</p> <p>Option 2 – Please email the Chief Risk Officer at jodie@netwealth.com.au or the Head of Legal at stephenm@netwealth.com.au</p>

How to make a disclosure	Details
By Email	inconfidence@netwealth.com.au Please note that Netwealth's 'whistleblower' email address is sent to the Chief Risk Officer, and the Head of Legal. If you do not wish for any of these recipients to receive your Disclosure, please use one of our other available methods.
By Telephone	Call 03 9655 1300 and request to be referred to the Chief Risk Officer or the Head of Legal.
Postal Disclosure	A disclosure can also be made via mail to: Netwealth Investments Limited, In confidence: Whistleblower Disclosure Attn: Executive Director / Chief Risk Officer, PO Box 336, South Melbourne VIC 3205.

If you are making a disclosure concerning a member of the Executive of Netwealth, you should only report to the Netwealth Group Limited Independent Chair, the Executive Director, the Internal Auditor, or the CEO & Managing Director of Netwealth. If the disclosure relates to the Chief Risk Officer or the Chief People Officer, the roles and responsibilities performed by the Chief Risk Officer or Chief People Officer under this Policy will be performed by the Authorised Recipient (or their delegate).

External recipients

You can also report your concern to:

- ASIC, APRA, or another Commonwealth body prescribed by regulation; or
- A journalist or parliamentarian on the grounds of an emergency or public interest. Please see the section titled 'Public interest and emergency disclosure' in the Policy for more information.

Step 2 – Receipt of Disclosure

When we receive your disclosure, we will adhere to the following:

- If we have your contact details or you have provided us with your preferred method of communication, acknowledge in writing the receipt of your disclosure;
- Consider whether we have enough information to make an assessment and contact you if we need more information in order to make an assessment;
- Assess your concern to determine whether it qualifies as a Protected Disclosure;
- Appoint a Whistleblower Support Officer to provide you with relevant support throughout the process;
- Determine the appropriate course of action; and
- Where possible, provide you with regular updates of the progress of a Protected Disclosure.

If your concern does not qualify as a Protected Disclosure, we will let you know including the reasons for that decision, and applicable avenues for further consideration. For example, we may treat your disclosure as a Complaint under the Netwealth Group Complaints Handling Policy.

Whistleblower Support Officer

The Chief Risk Officer may appoint a Whistleblower Support Officer for an Eligible Whistleblower. The Whistleblower Support Officer is accountable to the Board in the performance of their role. The role of the Whistleblower Support Officer is to support the Discloser after they have been identified as an Eligible Whistleblower. The Whistleblower Support Officer conducts an ongoing risk assessment on the risk of Detrimental Conduct to the Eligible Whistleblower (or their related parties who qualify for protection) based on the following factors:

- The likelihood that the identity of the Eligible Whistleblower will become known;
- Likely sources of harm i.e. the individuals that may cause detriment to the whistleblower including known threats to the whistleblower;
- Whether there are existing conflicts in the workplace;
- Mitigating actions or controls (including consideration of new controls) to prevent or contain the risk; and
- Monitor and reassess the risk during key stages (e.g. start, during and finalisation of an investigation).

The Whistleblower Support Officer may (but is not obliged to) confer with the Chief Risk Officer (or their delegate) in performing the risk assessment.

Step 3 – Preliminary Review

We will conduct a preliminary review of the Disclosure within 5 business days of its receipt or as soon as practicable where additional information to complete a preliminary review needs to be obtained. The review will be undertaken by either the Chief Risk Officer (or their delegate acting as the Lead Investigator) to determine an appropriate course of action.

Based on the information gathered, the Lead Investigator may :

- Commence an investigation;
- Consider other options, such as conciliation or progression of matter under another policy ; or
- Conclude that no further action is required.

The Eligible Whistleblower will be updated about the outcome of the Preliminary Investigation where they have disclosed their identity and provided a method to contact them.

Step 4 – Investigating a disclosure

If we determine an investigation will be performed by the Lead Investigator, we will commence the investigation.

The Lead Investigator is generally:

- The Chief Risk Officer, noting that the Chair of the Netwealth Group Limited, the CEO & Managing Director or the Executive Director may also perform the role of Lead Investigator; or
- A senior internal staff member or an external party (appointed by the Chief Risk Officer) who has appropriate skills and experience to conduct the investigation and who is impartial to the people and matters identified in the Protected Disclosure.

The role of the Lead Investigator is to:

- Determine the nature and scope of the investigation;
- Conduct the investigation in a timely, fair, and objective manner;
- Observe the principles of procedural fairness by giving impacted parties the right to respond. The Lead Investigator may need to conduct interviews with people involved or referred to in the Protected Disclosure; and
- Where possible, provide the Discloser with regular updates on the progress of the investigation¹. The frequency of the update may vary depending on the nature of the investigation.

a. What happens after the investigation?

The Lead Investigator, or Whistleblower Support Officer, will generally inform you of the findings from the Investigation. However, there may be circumstances where it is not possible. In that event, you will be notified that the investigation is complete and due to the nature of the investigation, the findings may not be disclosed.

If you are not satisfied with the outcome of the investigation or how it was investigated, you may lodge a request with the Whistleblower Support Officer to reopen the investigation. We may, but are not obliged to, reopen the investigation.

You may also lodge a complaint with a regulatory body, such as ASIC, APRA or the ATO if you are not satisfied with the outcomes of the investigation.

b. How is the information relating to a Protected Disclosure maintained?

All relevant information relating to a Protected Disclosure, including any investigation and findings are stored at a secure location. The access to this location is restricted to those involved in the handling and management of the Protected Disclosures.

Any whistleblower submission made through the *'Make an Anonymous Disclosure'* form on Netwealth's website is secured through industry-standard security controls, including Hypertext Transfer Protocol Secure (HTTPS), to ensure both confidentiality and anonymity. The form is submitted via this secure website and confidentially communicated through internal systems to preserve user anonymity.

Step 5 – Report to the Board

An update will be provided to the relevant Board by the CRO (or delegate) on the outcome of the investigation as soon as possible. The Board will review the report and determine appropriate next steps.

Any report arising out of an investigation is the property of Netwealth and is not able to be shared with anyone without the Board's approval.

3 Public interest and emergency disclosure

You can report your concern directly to a journalist or parliamentarian if:

¹ Where a Whistleblowing Support Officer has been appointed, they will provide any updates to the Eligible Whistleblower.

- You have reasonable grounds to believe that disclosing the information is in public interest (**Public Interest Disclosure**); or
- You have reasonable grounds to believe that the information concerns a substantial and imminent danger to the health and safety of one or more persons or to the natural environment (**Emergency Disclosure**).

To qualify for protection under the law, you must meet the following criteria:

Type	Criteria
Public Interest Disclosure	<ul style="list-style-type: none"> • You have previously made a disclosure of the information to ASIC, APRA or another Commonwealth body prescribed by regulation (regulatory body); • At least 90 days have passed since you have disclosed the information to the regulatory body; • You do not believe (on reasonable grounds) that action is being, or has been taken, in relation to your Disclosure to the regulatory body; • You believe that making a Public Interest Disclosure, in addition to the Disclosure you have made to the regulatory body, is in the public interest; and • Before making the Public Interest Disclosure, you have given written notice to the regulatory body that: <ul style="list-style-type: none"> i. You have previously made a Disclosure together with sufficient information to identify your Disclosure; and ii. That you intend to make a Public Interest Disclosure.
Emergency Disclosure	<ul style="list-style-type: none"> • You have previously made a disclosure of the information to a regulatory body; • You have reasonable grounds to believe that the information concerns a substantial and imminent danger to the health or safety of one or more persons or to the natural environment; • Before making the Emergency Disclosure, you have given written notice to the regulatory body that: <ul style="list-style-type: none"> i. You have previously made a disclosure together with sufficient information to identify your disclosure; ii. That you intend to make an Emergency Disclosure; and • The information that you provide in an Emergency Disclosure is no greater than is necessary to inform the journalist or parliamentarian of the substantial and imminent danger.

It is important that you understand the criteria for making these disclosures. You should consider seeking independent legal advice before making a Public Interest Disclosure or an Emergency Disclosure.

4 Promotion and awareness

The officers and employees (including new officers and employees) are informed about this Policy through employee onboarding and ongoing staff communications.

Each officer and employee has access to this Policy through Netwealth's intranet and the Netwealth public website via the below links:

- Intranet: <https://netwealth820.sharepoint.com/sites/netwealth/SitePages/Legal-Risk-and-Compliance.aspx> and;
- Netwealth's public website: <https://www.netwealth.com.au/web/about-netwealth/shareholders/>.

Following a review of the Policy or significant changes to this Policy updates are shared with staff to promote the ongoing awareness of the Policy.

5 Training

Each officer and employee is provided with training about the Policy and their rights and obligations. Periodic training is provided to those involved in receiving, handling, and managing Protected Disclosure(s).

6 Reporting

The Chief Risk Officer reports to the Board relating to all whistleblowing matters. The reporting includes pertinent information such as progress and resolution of Disclosures(s), insights derived, and any specific actions requested by the Directors.

Periodically the reporting may also include results of the CRO's oversight over the operational processes supporting performance of the Policy mechanisms in managing whistleblowing obligations.

Separate updates, within the confines of confidentiality provisions, are also provided to Management at Netwealth where appropriate. This allows us to draw from a diversity of perspectives, knowledge and expertise and consider ongoing improvements to this Policy and our practices.

Appendix 1 – Netwealth key contacts

Title	Name	Email
Netwealth Group Limited Independent Chair	Tim Antonie	Tim.antonie@live.com
Chief Executive Officer and Managing Director	Matt Heine	matt@netwealth.com.au
Netwealth Founder and Executive Director	Michael Heine	michael@netwealth.com.au
Chair of the Netwealth Audit Committee and Non-Executive Director of Netwealth Superannuation Services	Sally Freeman	sally@homecreek.com.au
Netwealth Independent Director	Kate Temby	katetemby@bigpond.com
Chief Risk Officer	Jodie Henson	jodie@netwealth.com.au
Head of Legal	Stephen Masterman	stephenm@netwealth.com.au