

WHISTLEBLOWING POLICY FOR AUSTRALIA



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1 INTRODUCTION

1.1 PURPOSE OF THE POLICY

The BNP Paribas Group is committed to listening, understanding and seeking to address concerns raised by our stakeholders in a fair and effective manner. To this end, all stakeholders of BNP Paribas Group are encouraged to report any concerns of misconduct and/or other improper behaviour or situations, either suspected or observed, to the management team of the local entity. Alternatively, the stakeholders may choose to invoke their whistleblowing right and raise their concerns in accordance with this policy.

This policy details the whistleblowing framework & channels in BNP Paribas Australia's context (see Section 2.1 for all the entities in scope), and the protections available to a Whistleblower under the Australian *Corporations Act 2001* or *Taxation Administration Act 1953* (collectively: *the Australian laws*).

1.2 GENERAL PRINCIPLES

Generally, whistleblowing is the reporting of a suspected (based on reasonable grounds) or observed misconduct or improper state of affair/circumstance in relation to BNP Paribas (disclosable matters) by an eligible Whistleblower to any of the eligible whistleblowing recipients. A Whistleblower who makes a whistleblowing disclosure in accordance to the general principles above will be protected under the Australian laws.

Tax Affairs

A whistleblowing disclosure is protected under the Taxation Administration Act if the discloser has reasonable grounds to suspect misconduct, or an improper state of affairs or circumstances in relation to the tax affairs of BNP Paribas Australia, and that the information may assist the recipient to perform functions or duties in relation to the entity's tax affairs. Certain tax related disclosures made directly to the Australian Taxation Commissioner may also be protected.

All eligible Whistleblowers are encouraged to seek their own independent legal advice prior to making either of these types of disclosures to ensure they fully understand the requirements.

The key concepts of the general principles will be further explained in the subsequent sections of this policy.

2 SCOPE

2.1 ENTITIES COVERED

This policy is applicable to all BNP Paribas entities operating in Australia including:

- BNP Paribas SA Australia Branch (BNPPAB);
 - BNP Paribas Funds Services Australasia Pty Ltd (BPFSA); and
 - BNP Paribas Asset Management Australia Limited (BNPPAM);
- regardless of their business sector, including non-consolidated controlled companies, (together, **BNP Paribas Australia**).

2.2 ELIGIBLE WHISTLEBLOWERS

Any natural person under the following categories is classified as an *eligible Whistleblower* in relation to BNP Paribas Australia:

- An officer or employee of BNP Paribas Australia (e.g current and former employees who are permanent, part-time, fixed-term or temporary, interns, secondees, managers and directors);
- An individual who supplies services or goods to BNP Paribas Australia (whether paid or unpaid);
- An employee of a person or entity that supplies services or goods to BNP Paribas Australia (whether paid or unpaid);
- An individual who is an associate of BNP Paribas Australia (for example, a director or company secretary of a related body corporate of BNP Paribas Australia);
- A relative (which includes parents, children and siblings), dependant, spouse (including a de facto partner) of any individual referred to in any categories above.
- An individual prescribed by regulations for the purpose of the Australian laws in relation to BNP Paribas Australia.

2.3 **DISCLOSABLE MATTERS**

Generally, any form of suspected (based on reasonable grounds) or observed misconduct or improper state of affairs or circumstances (including matters that may not necessarily constitute a breach of laws or regulations), in relation to BNP Paribas Australia will be a *disclosable matter*. Disclosable matters also include information that indicates a significant risk to public safety or the stability of, or confidence in, the financial system.

A non-exhaustive list of *disclosable matters* that can be reported through the whistleblowing channels include:

- A crime or an offence;
- An offence against, or a contravention of:
 - a law or regulation
 - an international norm (Examples: OECD Convention on Combating Bribery of Foreign Public Officials in International Business Transactions, European Convention on Human Rights)
 - a unilateral act of an international organization carried out on the basis of such norm (examples: UN resolutions)
- Acts of corruption and influence peddling or any other infringement pertaining to probity;
- Acts of fraud, negligence, default, breach of trust or breach of duty;
- Anti-competitive practices;
- Inappropriate or unprofessional behaviour or lack of respect for persons, diversity, and equal opportunity;
- Infringement of the rules of professional ethics;
- Infringement of the rules of financial security;
- Breach of market integrity;
- Infringement of the rules for the protection of interests of clients;
- Unauthorized communication of confidential information, theft or leakage of data;
- Violation of human rights and fundamental freedoms, damage to the health and safety of persons or to the environment, noticed within activities performed by a Group's Entity or within activities carried out by a subcontractor or a supplier within the framework of an established commercial relationship with the Group or one of its Entities;
- A danger to the public or the financial system; or
- Systemic and unmanaged issues within BNP Paribas Australia that may threaten stability and / or reputation of the entity.

Please refer to **section 3.5 & Appendix 1** for more information provided as part of whistleblowing disclosure.

2.4 **MATTERS THAT ARE NOT COVERED BY THE POLICY**

This policy does not cover matters that relate **solely** to personal work-related grievances. Personal work-related grievances are those that relate to the discloser's current or former employment and have, or tend to have, implications for the discloser personally, but do not:

- have any other significant implications for the entity (or another entity); or
- relate to any conduct, or alleged conduct, about a disclosable matter.

Examples of personal work-related grievances may include but not limited to:

- interpersonal conflicts;
- poor work performance of a colleague which adversely affected the workload or quality of work life (i.e. longer working hours, delays, etc) of the discloser;
- general disagreement of work related opinions or working / management /communication styles;
- other work place related decisions (performance management, restructuring, transfer, promotion, termination, redundancy, disciplinary actions, etc);

which do not otherwise constitute misconduct, improper circumstance, or breach of local laws and regulations (i.e. victimisation of a Whistleblower, discriminations, unfair dismissal, other workplace regulations, etc). However, reporting such matters can be made to the local Human Resources department (refer to the Grievance Policy for Australia) and may be protected under other legislation such as Fair Work Act 2009.

Important Note: For avoidance of doubt, a single report containing both personal work-related grievances and *disclosable matters* is in scope of this policy.

3 REPORTING THROUGH WHISTLEBLOWING

3.1 INTERNAL ELIGIBLE RECIPIENTS

BNP Paribas Australia has established dedicated local whistleblowing channels to facilitate the whistleblowing process. These channels are under the responsibility of the nominated Whistleblowing Referents (**Referents**) in charge of collecting and handling disclosures made by Whistleblowers. The details of the local whistleblowing channels and the Referents can be found below.

- **Local Channels:**
 - By telephone: +612 9619 6434*
 - By email: anz.whistleblowing@au.bnpparibas.com

Whistleblowing Referents:

Greg NICHOLS,

Territory Chief Compliance Officer
BNP Paribas SA Australia Branch

Beth ROGAN,

Compliance Chief Operating Officer
BNP Paribas SA Australia Branch

Nicole Sadler

Head of Regulatory Office
BNP Paribas SA Australia Branch

Shane Brophy,

Senior Compliance Manager
BNP Paribas Asset Management Australia

- * *This phone line will be directed to an automated answering service where Compliance will check regularly for messages and the phone line will be recorded.*

- **To their line manager, to a higher-level manager in their area of activity, or to any other manager**
An Employee may raise the Alert by mail, e-mail or orally; if he/she does it orally, the recipient may ask him/her to make the report in writing, or may propose to write a report of the oral interview that should be validated by the Employee.

In addition to the local whistleblowing channels and Referents above, the Australian laws have prescribed that individuals holding specific positions within BNP Paribas Australia to be classified as *eligible recipients*:

- Internal auditors or a member of the audit team of BNP Paribas Australia;
- A director, company secretary or senior manager (Head of Entity and their direct reports – excluding their Executive Assistants) of BNP Paribas Australia;
- Local Group Tax Counsel (limited to BNP Paribas Australia's tax affairs only).

Important Notes: The nominated Referents are specifically trained to handle whistleblowing disclosures. As much as possible, whistleblowing disclosures should be referred to the local whistleblowing Referents via the local channels in the first instance unless there are potential conflicts of interest (e.g. a complaint is made against the Referent). In such instance, it is advisable to make the disclosure to the Internal Auditors (as primary alternative to the Referents), or any of the senior management team within the respective entity (Head of Entity and their direct reports).

3.2 EXTERNAL ELIGIBLE RECIPIENTS

Under the Australian laws, an *eligible Whistleblower* may also make a disclosure to the following external parties:

- Regulatory bodies and other Commonwealth authorities prescribed by regulations such as:
 - Australian Prudential Regulation Authority (APRA);
 - Australian Securities and Investments Commission (ASIC);
 - Australian Competition and Consumer Commission (ACCC);
 - Australian Taxation Office (ATO);
 - Office of the Australian Information Commissioner (OAIC); or
 - Australian Federal Police (AFP).

- External auditors (or members of the audit team) of BNP Paribas Australia;
- Legal practitioners (who are protected)– for the purposes of obtaining legal advice or legal representation in relation to the operation of whistleblower provisions in the Corporations Act (even in the event the legal practitioner concludes that a disclosure does not relate to a 'disclosable matter').

Important Note: BNP Paribas Australia aims to identify and address any wrongdoings as early as possible. Making a disclosure through the internal whistleblowing channels will allow BNP Paribas Australia to investigate and address the concerned conduct or circumstance in a systematic and efficient manner. It is also important to note that a disclosure made to *external eligible recipients* is subject to the whistleblowing framework and controls of the external party.

3.3 PUBLIC INTEREST DISCLOSURES AND EMERGENCY DISCLOSURES

An *eligible Whistleblower* has a right to make a **public interest disclosure** or an **emergency disclosure** to a journalist or parliamentarian under certain specific circumstances and qualify for protection under the Australian laws. As a minimum, the *eligible Whistleblower* must:

- have previously made a whistleblowing disclosure to APRA, ASIC, a prescribed body or other Commonwealth authority and provided the written notice to the body to which the disclosure was made. In the case of a public interest disclosure, at least 90 days must have passed since the previous disclosure. and
- satisfied a number of other criteria,

The details can be found on ASIC's website below:

Public Interest Disclosure (table #2)

<https://asic.gov.au/about-asic/asic-investigations-and-enforcement/whistleblowing/whistleblower-rights-and-protections>

Emergency Disclosure (table #3)

<https://asic.gov.au/about-asic/asic-investigations-and-enforcement/whistleblowing/whistleblower-rights-and-protections>

Important note: All *eligible Whistleblowers* are encouraged to seek their own independent legal advice prior to making either of these types of disclosures to ensure they fully understand the requirements.

3.4 PROCEDURE FOR MAKING A WHISTLEBLOWING DISCLOSURE

Prior to making a whistleblowing disclosure, a prospective Whistleblower should be aware of the general requirements of whistleblowing (as discussed in **section 1.2** of this policy) and appreciate that the following questions will need to be addressed during the course of a whistleblowing disclosure:

- Am I an *eligible Whistleblower*? (refer to **section 2.2**)
- Is the matter to be disclosed in relation to BNP Paribas Australia?
- Is the matter to be disclosed a *disclosable matter* (refer to **section 2.3** and **2.4**)
- Have I observed / witnessed or do I have reasonable grounds to suspect the alleged *disclosable matter*?
- Am I about to disclose the matter to one of the *eligible recipients* (i.e. the local whistleblowing channels, etc)?

If the answers to all the questions above are "yes", please proceed to report the matter through the whistleblowing channel either via phone calls or emails as detailed in **section 3.1** as soon as possible.

If any of the answers above is "no" or unclear (generally questions iii & iv), it may affect the Whistleblower's eligibility for protection under the Australian laws. In such instance, the prospective Whistleblower is encouraged to first consult the Whistleblowing Referents for advice.

3.5 INFORMATION TO BE GIVEN AS PART OF WHISTLEBLOWING DISCLOSURE

As part of the whistleblowing disclosure, the Whistleblower will ultimately need to provide all relevant facts, information, or documents in his/her possession, regardless of their form or medium, to support his/her report (refer to **Appendix 1** for further details).

Whistleblowers may choose to provide their contact information for corresponding with the Referent (should they wish to be contacted and receive updates on their disclosure).

3.6 MAKING AN ANONYMOUS DISCLOSURE

All *eligible Whistleblowers* have the right to make an anonymous disclosure over the course of the investigation and after the investigation is finalised and be protected under the Australian laws. Eligible whistleblower who wish to remain anonymous should maintain ongoing two-way communication with BNP Paribas Australia, so BNP Paribas Australia can ask follow-up



questions or provide feedback. There are two ways of making an anonymous disclosure:

1. Request to remain anonymous as part of a disclosure;
2. Making a disclosure using anonymised channels (unknown numbers, unrecognisable email address, etc)

However, it should be noted that by remaining anonymous, it may limit (partially or completely):

- the ability of the Referents to acknowledge receipt of the report and to keep the whistleblower informed of the various stages of processing in some cases (i.e. due to privacy or IT security concerns, or lack of means to contact the whistleblower, etc);
- the ability of BNP Paribas Australia to investigate the disclosure (i.e. if there's no way to contact the whistleblower to clarify the disclosure; alternatively, the success of an investigation could be hampered by the need to maintain the anonymity of the whistleblower);
- the ability of BNP Paribas Australia to take specific measures to protect the whistleblower.

4 HANDLING A WHISTLEBLOWING REPORT

4.1 STEPS FOR HANDLING A WHISTLEBLOWING DISCLOSURES

The collection and processing of a whistleblowing disclosure, including the investigations, are conducted with diligence, transparency, independence, impartiality, without risk of conflict of interest and always bearing in mind the presumption of innocence.

Generally, the handling of a whistleblowing disclosure consists of the following key phases:

- Receipt of whistleblowing disclosure
- Initial review
- Investigation
- Decision and closure

For practical and efficiency reasons, if a disclosure has been made to any of the *internal eligible recipients* other than the Referents, the relevant recipient must refer the matter to the Referent (with the consent of the Whistleblower) for further handling unless there is a conflict of interest. In such instance, the relevant recipients shall assess and determine the best course of actions on a case by case basis.

The rest of this section assumes the disclosure has been made directly or referred to (by other *eligible recipient*) the Referents.

4.1.1 Receipt of whistleblowing disclosure

All disclosures, including anonymous disclosures, will be handled in the same manner provided that the report contains (or, over time contains) sufficient information to establish the veracity of the allegations and conduct the necessary investigation.

Upon receiving a whistleblowing disclosure, the Referent will inform the Whistleblower of the receipt of the report as well as the reasonable and foreseeable time needed to carry out the initial review.

4.1.2 Initial review

The initial review consists in evaluating whether the report:

- Satisfies, or appears to satisfy, the general requirements of a whistleblowing disclosure and therefore qualifies for protection; and
- warrants a formal, in-depth investigation.

If the disclosure satisfies the criteria above, the responsible Referent must assess the criticality and urgency of the disclosure, and whether the Whistleblower is at risk of suffering detriment due to the report. Where applicable, the Referents will assess the necessity of taking measures to protect the Whistleblower, together with the Human Resources Department.

To conduct the initial review, the Referent relies on the facts and documents provided by the Whistleblower and may contact the Whistleblower if additional information is required. Depending on the nature of the disclosure, other functions may be called upon, to the extent allowed by the rules relating to confidentiality as detailed in section 5.1. For example:

- Human Resources topics such as harassment or discrimination will be referred to Human Resources department; or
- Fraud related topics will be referred to the Fraud RISK ORC (fraud risk specialists).

The responsible Referent must inform the Whistleblower (where possible) of the outcome of the initial review regardless of the result.

4.1.3 Investigation, decision and closure

All investigations will be conducted by the responsible Referent or the relevant specialist in compliance with rules relating to confidentiality as detailed in **section 5.2**. The objective of an investigation will be to determine whether there is enough evidence to substantiate or refute the matters reported. The responsible Referent or specialist will determine the best course of investigation methods based on the nature of matter disclosed. Generic status updates without specific details regarding the investigation may be provided to the Whistleblower during the investigation phase. However, the frequency and timeframe may vary depending on the nature of the disclosure.

At the end of the investigation, a formal decision with recommendations will be adopted (closing without further action, launching of the process of disciplinary sanction, transfer to the authorities, etc.). The adoption of this formal decision marks the closure of the whistleblowing report. All documented findings, final decisions & recommendations and gathered evidence will be stored in a designated secure folder accessible only by the Referents and those responsible for overseeing compliance with the policy.

The Referent must inform the Whistleblower and the targeted person (as appropriate) of the generic outcome and closure of the investigation. Specific details about the investigations and the action taken against a targeted person (if any) will not be disclosed to the Whistleblower as part of the report.

In no case should the Whistleblower try to conduct his/her own investigation.

4.2 PROCESSING TIMES

Generally, BNP Paribas Australia aims to handle any whistleblowing report in accordance to the timeframe below:

- A maximum of three working days, from the date the report was received, to acknowledge receipt to the Whistleblower;
- A maximum of two weeks, from the date the report was received, to conduct the initial review;
- A maximum of two months, from the date the report was received, to finalize the investigations and inform the Whistleblower of the closure of the report.

These processing times might be adjusted depending on the circumstances and specificities of the disclosure (i.e. complexity, length of the reported matter, number of targeted person, etc).

5 PROTECTIONS

5.1 LEGAL PROTECTIONS FOR WHISTLEBLOWER

All *eligible Whistleblowers* (both internal and external) who have made disclosures that satisfy the general requirements of whistleblowing (including anonymous disclosures) qualify for protection under the Australian laws even if the allegation is proven to be incorrect after assessments and/or investigations. The protections available are covered in the subsequent sections. Further, any disclosures to a legal practitioner for the purposes of obtaining legal advice or legal representation in relation to the operation of the Whistleblower provisions under Australian law are protected (even if that legal practitioner concludes that a disclosure does not relate to a disclosable matter).

Important note: Individuals who are found to have deliberately submitted false reports are unlikely to be entitled to the Whistleblower protections.

5.2 CONFIDENTIALITY

The BNP Paribas Australia whistleblowing framework is designed to guarantee the confidentiality of information collected through the whistleblowing channel and other *internal eligible recipients*.

The elements enabling the Whistleblower's identification cannot be disclosed without his/her consent, except to the legal authorities (APRA, ASIC & AFP), a legal practitioner (for the purposes of obtaining legal advice or legal representation about the Whistleblower provisions in the Australian laws) and other persons or bodies prescribed by local regulations.

Important note: It is illegal under the Australian laws for a person to identify a Whistleblower, or disclose information that is likely to lead to the identification of the Whistleblower in any other circumstances. It is not an offence to disclose information likely to lead to a Whistleblower's identification if that disclosure is reasonably necessary for the purpose of investigating a *disclosable matter*. However, the Referent must take all reasonable measures to reduce the risk of the Whistleblower being identified, as indicated below



The Referent bears responsibility for compliance with the confidentiality rules. He/she must take all necessary measures, including:

- Securely storing collected information in electronic or physical format;
- Anonymise the whistleblowing disclosure either at the request of the Whistleblower or when consent to disclosure was not provided by the Whistleblower;
- Limitation of the number of individuals informed to strictly those who need to know;
- Signing of a confidentiality charter (refer to *Appendix 2*), on a case by case basis and prior to the sending of the reports to other teams, by any person in charge of the initial review and/or investigations.

In handling a report, the Referent may need to forward all or part of the information that he/she is aware of, within Compliance (for example, to experts in Financial Security, Protection of Interests of Clients, Market Integrity or to the Anti-Corruption Referent or to an Investigation Team) or to other Functions (for example, Human Resources, Inspection Générale, Legal, Risk and IT Security). Information may also need to be forwarded to external legal advisers or regulatory authorities. Transmission of such information must not identify the Whistleblower unless they have provided consent.

People who have access to information pertaining to a whistleblowing disclosure must follow the confidentiality rules. They commit to them by signing the Confidentiality Charter which is sent to them by the Whistleblowing Referent prior to forwarding the report.

5.3 PROTECTION FOR WHISTLEBLOWERS - AGAINST RISKS OF DISCRIMINATION, RETALIATION OR OTHER DETRIMENTAL ACTS

BNP Paribas Australia encourages all staff to utilise the whistleblowing framework to report any *disclosable matters*. As such, no Whistleblower may be subjected to any form of discrimination, retaliation or detrimental acts in relation to the disclosure made even if the allegation was later proven to be incorrect (with the exception of a deliberate false report).

Whistleblowers are protected under the Australian laws. Specifically the Australian laws prohibit a person from engaging in conduct that causes detriment to a Whistleblower (or another person), in relation to a disclosure, if:

- a) The person believes or suspects that the discloser (or another person) made, may have made, proposes to make or could make a whistleblowing disclosure; and
- b) The belief or suspicion is the reason, or part of the reason, for the conduct.

Appropriate measures will be taken, in line with local laws, local regulations and applicable HR policies, against any employee of BNP Paribas Australia who engages in detrimental acts (either directly or instigated through others) against a Whistleblower (or other person as described above) or prevents, in any way, the transmission of the report to the appropriate persons e.g. to the persons in charge of investigating the disclosure. It is important to note that many of the detrimental acts are illegal regardless of the context. Where appropriate, the person who carried out those detrimental acts may be referred to a relevant law enforcement authority. The Compliance Function shall ensure compliance with this provision in conjunction with the Human Resources Function.

Detrimental conduct

Examples of detrimental conduct include but not limited to:

- unfair dismissal of an employee;
- injury of an employee in his or her employment, redeployment, training or secondment;
- alteration of an employee's position or duties to his or her disadvantage;
- discrimination between an employee and other employees of the same employer;
- harassment or intimidation of a person;
- harm or injury to a person, including psychological harm;
- damage to a person's property;
- damage to a person's reputation;
- damage to a person's business or financial position; or any other damage to a person;
- lost of recruitment and promotion opportunities
- impacted remuneration review

Threats and acts intending to cause fear

In addition, a person must not make a threat (either express or implied, or conditional or unconditional) to cause detriment to a Whistleblower (or another person) in relation to a disclosure. Similarly, a person must not conduct (or instigate other person to conduct) any act intending to cause fear of a threat to a Whistleblower (or another person) in relation to a disclosure.



Actions not considered detrimental conduct

For avoidance of doubt, here are some examples of actions that are not detrimental conduct:

- administrative action that is reasonable for the purpose of protecting a discloser from detriment (e.g. moving a discloser who has made a disclosure about their immediate work area to another office to prevent them from detriment); and
- managing a discloser's unsatisfactory work performance, in line with the entity's performance management framework.

5.4 CIVIL, CRIMINAL AND ADMINISTRATIVE LIABILITY PROTECTION

Under the Australian laws, a Whistleblower is also protected from any of the following in relation to their disclosure:

- a) Civil liability (e.g any legal action against the discloser for breach of an employment contract, duty of confidentiality or another contractual obligation);
- b) Criminal liability (e.g. attempted prosecution of the discloser for unlawfully releasing information, or other use of the disclosure against the discloser in a prosecution (other than for making a false disclosure); and
- c) Administrative liability (e.g. disciplinary action for making the disclosure).

However, the protections do not grant immunity for any misconduct a whistleblower has engaged in that is revealed in the disclosure.

5.5 PROTECTION OF THE PERSON TARGETED BY THE REPORT

To ensure fair treatment, any person mentioned in a disclosure will be afforded the presumption of innocence until proven otherwise. The objective of an investigation will be to determine whether there is enough evidence to substantiate or refute the matters reported. No employee may be disciplined, discharged or discriminated against directly or indirectly on the sole basis of their disclosure.

Additionally, an employee who is the subject of an investigation will be advised about the subject matter of the disclosure as and when required by principles of natural justice and procedural fairness and prior to any actions being taken. However, the timing of such advice will be determined by the responsible Referent to ensure the effectiveness of the investigation is not compromised (i.e. the targeted person may destroy information or evidence if informed prematurely).

5.6 DATA PROTECTION

To the extent that collected personal data undergoes data processing, the Referent, as the person responsible for processing, takes all precautions needed to ensure the security and integrity of the collected data, both at the time of collection and processing of data and at the time of communication for investigation purposes and recordkeeping after the case is closed.

In accordance with procedure RHG0060 on rights to access, correct and challenge data and handling complaints regarding employees' personal data, the Whistleblower and the targeted persons (if any) have the right to access and correct personal data concerning them.

However, in no case may the targeted person have access to data likely to identify the Whistleblower.

6 SUPPORT FOR WHISTLEBLOWERS AND OTHER RESOURCES

6.1 EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Employee Assistance Program is a confidential counselling service for all current employees and managers of BNP Paribas Australia, paid for by BNP Paribas Group. This service covers up to 6 complimentary counselling sessions to support the employee in dealing with a broad range of work and personal issues including mental health, sleep, stress and other issues.

For further details, please refer to the link below or contact HR:

<https://echonet.bnpparibas/pages/5e166e88c133fc2fb232da62>

6.2 CHANNELS FOR RAISING CONCERNS AND GRIEVANCES

A Whistleblower should contact the responsible Referents as soon as possible if he/she:

- is aware or suspects that his/her confidentiality has been compromised by BNP Paribas Australia during or after the whistleblowing handling process; or

- he/she is about to be or currently being subjected to any form of detriment acts as a result of making a whistleblowing disclosure.

Upon receiving the report, BNP Paribas Australia will endeavour to:

- identify the sources and the extent of the breach;
- take necessary actions to remediate and contain the breach;
- take necessary measures to protect the Whistleblower from any potential detriments;
- remediate any forms of detriments suffered by the Whistleblower (i.e. reinstatement of position or a position at a comparable level, etc);
- take appropriate measures against the person who has carried out (or threatened to carry out) detrimental acts against the Whistleblower (or other person). (i.e. disciplinary actions, referral to appropriate law enforcement authority).

All internal Whistleblowers may also raise their complaint / grievances directly with HR in accordance to the Grievance Policy for Australia.

A Whistleblower entitled to protection under the Australian laws has a right to seek compensation and other remedies through the court if they suffer loss, damage or injury because of making a whistleblowing disclosure. This includes orders against BNP Paribas Australia after considering factors such as whether it has taken reasonable precautions and exercised due diligence to avoid any detrimental conduct, and the extent to which it has given effect to this policy. A Whistleblower may also seek independent legal advice or lodge their complaint with a regulator for investigation if necessary.

6.3 CHANNELS FOR RAISING SANCTIONS AND EMBARGOES CONCERNS

To report any whistleblowing matter that is specific to sanction and embargoes, there is a Sanctions Whistle-blower Hotline – this arrangement has been put in place in New York linked directly to Group Financial Security (US) so that any disclosures relating to a proven or suspected breach of a financial sanctions and embargoes can be received directly. If the report is unrelated to financial sanctions and embargoes, please report the matter through the general whistleblowing channels.

Use the following dedicated Sanctions & Embargoes channel to report any proven or suspected breach of sanctions or embargoes rules: [BNP Paribas Whistleblower Sanctions Website](#)

7 EMPLOYEE AWARENESS AND TRAINING

7.1 POLICY DISTRIBUTION

A copy of this policy will be published on the local SharePoint accessible by all employees. A public friendly version of the policy will be published on each company's website.

All new starters in BNP Paribas Australia will be provided with internal link to the latest Whistleblowing Policy as part of the new starter's pack.

Ongoing communications campaigns will be conducted by Country Compliance team to raise employees' awareness of their whistleblowing right and the methods and conditions for using the framework.

7.2 TRAINING

7.2.1 Training of Whistleblowing Referents and other *internal eligible recipients*

Ongoing training will be provided to all Referents and other *internal eligible recipients*. At a minimum, training will be conducted annually covering the topics highlighted in this policy.

7.2.2 Training of new starters

Whistleblowing rights and methods & conditions for using the framework will be covered in the LaunchPad training (new starter's training) organised by Learning & Development team to ensure the new starters are familiar with the topic.

APPENDICES

APPENDIX 1: LIST OF INFORMATION TO PROVIDE DURING THE WHISTLEBLOWING DISCLOSURE PROCESS

When reporting through the whistleblowing channel, please indicate:

1. The location (country, Entity, company, department, ..) where the incident occurred
2. Whether you wish to remain anonymous
3. Your name, phone number, e-mail address and best time for communication with you, should you wish to be identified and / or contacted by the Whistleblowing Referents.
4. Whether you consent for your identity to be disclosed internally* (i.e. within Compliance, Legal, HR, Internal Audit) on a "Need to know" basis for the purpose of handling a whistleblowing disclosure (i.e. to investigate the disclosure, to put in place necessary protections mechanism to prevent any detriment to you, etc).
5. A description of the matter you want to report. Please provide as much details as possible
6. When the behaviour occurred/ began
7. How long you think the behaviour has been going on
8. How you became aware of the behaviour
9. Your relationship with BNPP (e.g. employee of the affected Entity, supplier, spouse of an employee, etc ...)
10. The assumed damage amount, the incident might have caused (if applicable or if possible for you to estimate)
11. The identity of the person(s) engaged in this behaviour
12. Whether you or anyone else reported the behaviour to whom and when
13. A list of any person(s) who may be aware of the behaviour or issue
14. A list of any person(s) who you believe have attempted to conceal this behaviour or issue
15. Any documents or files that support your report
16. Any other information that may be relevant to your disclosure.

APPENDIX 2: EXAMPLE OF MESSAGE FOR CONFIDENTIALITY COMMITMENT / CHARTER

Before sending you, for analysis and investigation, a whistleblowing report received on *AAAA/MM/DD* in the *(Group or Operational Perimeter or Business Line or Territory or local Business Line)* whistleblowing channel, I draw your attention on the necessity to comply with regulation relating to whistleblowing and data protection, and therefore ensure full confidentiality on the identity of the Whistleblower, on the reported facts and on the documents provided in the report, such as on the targeted person's identity. Therefore, please do not forward the report without our prior approval.

Additionally, you will be responsible for deleting the report, or anonymizing it before archiving, within a maximum of *....(2 months in France - to be adapted according to local regulation)* after closure of the investigation, or, in case of potential judicial proceedings, at the end of the appeal deadline.

Thank you in advance to commit to the confidentiality rules by return of the following e-mail:

"I acknowledge and understand the effects of the confidentiality rules exposed in the document "Confidentiality Rules BNPPARIBAS Whistleblowing System" enclosed in your message, such as the above mentioned measures relating to data storage, that I commit to respect."

