

Whistleblower Policy

McMillan Shakespeare Group of Companies



The McMillan Shakespeare Group of Companies

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1. Introduction

McMillan Shakespeare Limited (MMS) is a company listed on the Australian Stock Exchange, and has responsibilities to its shareholders, employees, directors, clients and regulators to comply with applicable laws and legislation. One of the responsibilities of the Board includes oversight of compliance with regulatory, ethical and prudential requirements.

This Whistleblower Policy has been adopted to ensure that people can raise concerns in good faith regarding actual or suspected improper conduct or malpractice by an employee or employees of MMS without fear of reprisal or feeling threatened by doing so.

This policy aims to:

- Encourage employees to report an issue in good faith if they genuinely suspect improper conduct or malpractice;
- Outline how MMS will deal with all reported suspected cases of misconduct or malpractice; and
- Assist in ensuring that serious misconduct or malpractice is identified and dealt with appropriately.

2. Scope

This policy applies to all business units of McMillan Shakespeare Limited (MMS).

Refer Annexure C for details on subsidiary companies and joint venture of McMillan Shakespeare Ltd

3. Who does this Policy apply to?

This Policy applies to all persons employed by or representing the McMillan Shakespeare Group (MMSG), whether full time, part time or casual. This policy is applicable to all MMSG directors, officers, employees and contractors.

The Board and Management of MMSG encourages its staff to report any genuinely suspected improper conduct or malpractice as it gives MMSG an opportunity to take corrective measures to remedy it.

The Board reiterates that any employee, who raises a concern in good faith, will not be discriminated against in their employment with MMSG.

4. Who is a Whistleblower?

A whistleblower is usually an officer, employee or contractor of MMS or its subsidiaries, who reports misconduct or dishonest or illegal activity that has occurred within the MMS Group.

5. What sort of concerns should be reported?

Whistleblowing is not about airing a grievance. All employees are encouraged to report any genuine suspected matters or behaviours of serious mis-conduct or malpractice that they honestly believe contravene MMSG's Code of Conduct, Frameworks, Policies or the law. For the purposes of making a report under this Policy, matters may include any actual or suspected;

- Conduct or practices which breach a law;
- Corrupt activities;
- Theft, fraud or misappropriation;
- Significant mismanagement or waste of funds or resources;
- Activity that poses a serious harm to public health, safety or environment;
- Any action taken against, or harm suffered by an employee as a result of making a report under this policy.

6. Who can you make a report to?

I. Internally

If you become aware of any matter or behavior which you think contravenes the MMSG Code of Conduct, frameworks, policies or the law, then you have the option of reporting it internally to one of the designated senior management of MMSG whom you are comfortable reporting this to. Refer **Annexure A**.

II. Externally

Alternatively you can report this externally to **Your-Call Disclosure Management Services** which is an external and independent agency appointed by the MMS Board to assist you in reporting your concerns. Refer to **Annexure B**.

7. Internal Reporting Procedure

Internal reporting of a suspected malpractice can be made to any one of the designated employees below:

- (1) take the matter up with your immediate supervisor or their manager or;
- (2) report the matter to the Group Executive Human Resources, Suzanne Shepherd or the MMS Group Chief Financial Officer, Mark Blackburn or the MMS Group General Counsel, Adrianna Bisogni; or
- (3) report it to the Chairman of the MMS Board - Mr. Timothy Poole; or
- (4) report it to the Chairman of the Audit Committee – Ms. Susanne Dahn.

Refer to **Annexure A** for contact details of above people.

8. External Reporting Procedure

In the event you are not comfortable raising the malpractice internally with one of the designated employees, you can confidently and easily report it to the company's external independent

whistleblower **Your-Call Disclosure Management Services**, at a time convenient to you, without fear of identification, retribution or reprisal.

Reporting to **Your-Call Disclosure Management Services** can be done by logging in to their website www.whistleblowing.com.au or www.your-call.com.au and clicking on the “*Click here to Make a Secure Report*” button on the right hand side of the screen. This will direct you to <https://www.whistleblowing.com.au/report>. Simply follow the prompts after entering the MMSG unique identifier code **MCMS0000**. You will be asked to report the malpractice on an electronic form which is entirely between you and Your-Call. Your identity, information and privacy will be protected by secure 256-bit encryption and you will be able to upload documentation and/or other evidence that you may have to support your information.

To protect the confidentiality of the information you can either.

- (1) remain completely anonymous; or
- (2) disclose your identity only to Your-Call Disclosure Management Services and they will not disclose your identity to MMSG until they have your permission or until required by law; or
- (3) disclose your identity to both Your-Call Disclosure Management Services and to MMSG.

Refer to **Annexure B** for details on how to log onto Your-Call Disclosure Management Services website to report the malpractice.

9. What happens to you as a whistleblower?

The Board encourages you to identify yourself when you report a breach of the Corporations Act since that enables you to qualify for protection under the law as a whistleblower. If you do not want to reveal your identity, you can still report anonymously.

Once a report is made and if you have disclosed your identity, it becomes a “Protected Disclosure” which means your identity will remain confidential and provided you have acted in good faith you cannot be discriminated against or victimised or disadvantaged in your employment with MMSG.

Whistleblowing is not about airing a grievance. It is about reporting a real or perceived malpractice. If you report is not made in good faith or is found to be malicious, deliberately misleading or frivolous, you may be subject to disciplinary action including dismissal.

10. Consent and Confidentiality

MMSG may have to disclose the information you have provided to regulatory authorities without your consent.

11. What happens after a report is made?

In the event you have reported the malpractice to Your-Call Disclosure Management Services, they will analyse the complaint, upload it to the MMSG area of their website along with a suggested course of action, within one business day of them receiving the complaint. This will be viewed by an authorised MMSG employee who will then investigate the complaint internally.

The investigation and resolution of the suspected improper conduct or malpractice may have to be delegated to another employee of the company in which case you consent to the report and any information contained therein being revealed to the person who will carry out the investigation. In case you object to this, it may not be possible for MMSG to conduct the investigation.

Any MMSG employee related to the allegation will be specifically excluded from conducting the investigation. All reports will be the subject of a thorough investigation with the objective of locating evidence that either substantiates or refutes the claims made by you. Investigations will be fair and independent.

Once the investigation is completed, and if you have chosen to identify yourself as the whistleblower, feedback will be provided to you as to the outcome of the investigation.

Once the malpractice report has been received by MMSG, a copy will be forwarded to the Audit Committee. The Audit Committee must be kept informed of the progress of the investigation and the final outcome. Once the investigation is complete, the Audit Committee will review this incident and consider remedial action in relation to MMSG's regulatory obligations. Their recommendations will be then forwarded to the Board for review and implementation.

<i>Document Owner</i>	<i>Group Chief Financial Officer and Group Executive Human Resources</i>
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Annexure A - Contact details for Senior Management to whom Whistleblower complaints can be made:

Name	Designation	Direct Telephone Number	Email id
Mr. Timothy Poole	Chairman of the MMS Board		
Ms. Susanne Dahn	Chairman of the Audit Committee		
Mr. Mark Blackburn	Chief Financial Officer	(03) 9097 3364	mark.blackburn@mmsg.com.au
Ms. Suzanne Shepherd	Group Executive, Human Resources	(03) 9097 3183	suzanne.shepherd@mmsg.com.au
Ms. Adrianna Bisogni	General Counsel	(03) 9097 3318	adrianna.bisogni@mmsg.com.au

Annexure B - Contact details of Your-Call Disclosure Management Services to whom Whistleblower complaints can be made:

Name	Description
Website	www.whistleblowing.com.au or www.your-call.com.au
Login Name	MCMS0000

Annexure C

The McMillan Shakespeare Group consists of:

- McMillan Shakespeare Limited ACN 107 233 983 (parent company)
- Maxxia Pty Ltd ACN 082 449 036
- Remuneration Services (QLD) Pty Ltd ACN 093 173 089
- Interleasing (Australia) Limited ACN 008 589 562
- TVPR Pty Ltd ACN 008 596 290 (trading as Holden Leasing)
- Maxxia Limited (NZ Company No. 2404936)
- Maxxia Fleet Limited (NZ Company No. 3571651)
- Maxxia (UK) Ltd (UK Company Number 8373870)
- Maxxia Finance Ltd (UK Company Number 8373926)
- Maxxia Limited (UK Company Number 7807901. Maxxia (UK) Ltd is a 50% share holder in this company)
- CLM Fleet Mgt Plc (UK Company Number 7473554)
- Presidian Holdings Pty Ltd ACN 603 801 770 (parent company of Presidian group)
- Davantage Group Pty Ltd ACN 161 967 166
- Franklin Finance Group Pty Ltd ACN 166 741 564
- Money Now Pty Ltd ACN 156 544 455
- National Finance Choice Pty Ltd ACN 156 544 464
- National Dealer Services Pty Ltd ACN 603 758 872
- Australian Dealer Insurance Pty Ltd ACN 158 647 271
- Motorsure Pty Ltd ACN 14 086 238 557
- Presidian Management Services Pty Ltd ACN 166 382 369
- National Insurance Choice Pty Ltd ACN 603 933 571
- United Financial Services Pty Ltd ACN 072 442 445
- United Financial Services Network Pty Ltd ACN 095 911 283
- United Financial Services (QLD) Pty Ltd ACN 073 887 813