



# **WHISTLEBLOWER POLICY**

**APPROVED BY EXECUTIVE MANAGEMENT: 28 MAY 2020**

**APPROVED BY THE BOARD: 31 MAY 2001**

**LAST REVIEWED BY THE BOARD: 28 NOVEMBER 2024**

## Document Control

<b>Policy name</b>	Whistleblower Policy
<b>Policy owner</b>	Executive Management – CEO
<b>Version number</b>	1.0
<b>Issued date</b>	31 May 2001
<b>Review date</b>	Bi-annually

<b>Date</b>	<b>Version #</b>	<b>Prepared by</b>	<b>Change details</b>	<b>Approval</b>
31 May 2001	1.0	Management	New policy approved	FCCS Board
28 May 2020	2.0	Workplace Wizards	Significant amendments due to new ASIC guidance	Reviewed by Board Governance Committee Approved by Geelong Bank Board
25 August 2022	2.1	Vivien Allen CEO	Bi-annual review	Reviewed by Board Governance Committee Approved by Geelong Bank Board
28 November 2024	2.2	Vivien Allen CEO	Bi-annual review	Reviewed by Board Governance Committee Approved by Geelong Bank Board
27 April 2026	2.21	Management	Minor terminology amendments pre-merger	

**Geelong Bank may amend and vary this policy from time to time, at our sole discretion.**

## **GENERAL**

### **Purpose**

The purpose of Geelong Bank, a division of Hume Bank Ltd ABN 85 051 868 556 Whistleblower Policy is to effectively provide greater protections for whistleblowers who report misconduct about Geelong Bank and its officers.

### **Review**

This Policy is to be reviewed by the Governance Committee in line with the Board policy review timetable or as necessary in the light of any changes to the Corporations Act 2001 in relation to the consolidated whistleblower protection regime for Australia's corporate sector (refer Pt.9.4AAA) and any changes submitted to the Board for approval.

### **Audit**

This policy is to be reviewed by the Auditors.

## **Geelong Bank**

# TABLE OF CONTENTS

PAGE No.

<b>1. PURPOSE</b> .....	<b>5</b>
<b>2. SCOPE</b> .....	<b>5</b>
<b>3. POLICY STATEMENT</b> .....	<b>5</b>
<b>4. DEFINITIONS</b> .....	<b>5</b>
<b>5. RESPONSIBILITIES</b> .....	<b>6</b>
5.1 Whistleblowers.....	6
5.3 Whistleblower Protection Officer.....	6
5.3 Whistleblower Officers .....	7
5.5 Investigator .....	7
5.6 Managers.....	8
<b>6. POLICY APPLICATION</b> .....	<b>8</b>
6.1 Reporting a Disclosure .....	8
6.1.1 Internal Whistleblowers .....	8
6.1.2 External Whistleblowers.....	8
6.1.3 Alternative Reporting .....	8
6.1.4 Other Complaint Mechanisms .....	9
6.1.5 Anonymous Reporting.....	9
6.2 Protection.....	9
6.3 Confidentiality .....	10
6.4 Victimisation and Retaliation .....	10
6.5 Investigation .....	11
6.6 Disclosure Management.....	11
<b>7. WHISTLEBLOWER LEGISLATION</b> .....	<b>12</b>
<b>8 ENCOURAGING AN ETHICAL CULTURE</b> .....	<b>12</b>
<b>9. FAILURE TO COMPLY</b> .....	<b>12</b>
<b>10 WORKPLACE PARTICIPANT ACKNOWLEDGEMENT</b> .....	<b>12</b>
<b>Appendix 1 Whistleblower Officers</b> .....	<b>13</b>
<b>Appendix 2 Brief Overview of Legislative Framework</b> .....	<b>14</b>
<b>Glossary</b> .....	<b>16</b>

## 1. PURPOSE

The objective of this policy is to encourage reporting of wrongdoing that is of legitimate concern by providing a convenient and safe reporting mechanism, and protection for people who make disclosures regarding wrongdoing.

## 2. SCOPE

This Policy applies to all directors and personnel including executives, managers, staff, contractors, consultants, and interns within Geelong Bank (“Geelong Bank”, “our”, “us” or “we”), including those who are no longer employed or have a relationship with us.

## 3. POLICY STATEMENT

Geelong Bank is committed to the highest standards of legal, ethical and moral behaviour. People who have a working relationship with Geelong Bank are often the first to realise that there may be something seriously wrong. However, they may not wish to speak up for fear of appearing disloyal or may be concerned about being victimised or subject to reprisals for reporting wrongdoing.

No person should be personally disadvantaged for reporting wrongdoing. Not only is it illegal, but it directly opposes our values. We are committed to maintaining an environment where legitimate concerns are able to be reported without fear of retaliatory action or retribution.

When a person makes a disclosure:

- Their identity must remain confidential according to their wishes, subject to criminal and civil penalties;
- They will be protected from reprisal, discrimination, harassment or victimisation for making the disclosure;
- An independent internal inquiry or investigation will be conducted;
- Issues identified from the inquiry/investigation will be resolved and/or rectified;
- They will be informed about the outcome; and
- Any retaliation for having made the disclosure will be treated as serious wrongdoing under this Policy and may be referred to the relevant authority.

## 4. DEFINITIONS

a. Terms used in this Policy are:

---

<b>Whistleblowing</b>	Disclosure by (or for) an individual who reasonably suspects wrongdoing
<b>Whistleblower</b>	A person who reports wrongdoing in accordance with this Policy

---

---

<b>Wrongdoing</b>	<p>Includes conduct that:</p> <ul style="list-style-type: none"><li>• Breaches legislation, regulations or local government by-laws or is otherwise illegal (including corporations' law, theft, drug sale/use, violence or threatened violence or criminal damage against property);</li><li>• Is corrupt or is an abuse of public trust or position as a public official;</li><li>• Is dishonest or fraudulent;</li><li>• Perverts the course of justice;</li><li>• Unreasonably endangers health and safety or the environment;</li><li>• Is maladministration (e.g. unjust, based on improper motives, is unreasonable, oppressive or negligent);</li><li>• Is serious or substantial waste (including public money or public property);</li><li>• Is gross mismanagement or repeated breaches of administrative procedures;</li><li>• Has financial or non-financial loss detrimental to the interests of Geelong Bank;</li><li>• Is an unethical breach of the Code of Conduct; and/or</li><li>• Is serious improper conduct that could give reasonable grounds for disciplinary action</li></ul>
-------------------	---

---

## 5. RESPONSIBILITIES

### 5.1 Whistleblowers

Protection is available to Whistleblowers who make a disclosure with reasonable grounds to suspect Wrongdoing has occurred.

Protection is not available where the disclosure is:

- Trivial or vexatious in nature with no substance. This will be treated in the same manner as a false report and may itself constitute wrongdoing;
- Unsubstantiated allegations which are found to have been made maliciously, or knowingly to be false. These will be viewed seriously and may be subject to disciplinary action that could include dismissal, termination of service or cessation of a service or client relationship.

A Whistleblower must provide information to assist any inquiry/investigation of the Wrongdoing disclosed.

Making a disclosure may not protect the Whistleblower from the consequences flowing from involvement in the wrongdoing itself. A person's liability for their own conduct is not affected by their report of that conduct under this policy. However, active cooperation in the investigation, an admission and remorse may be taken into account when considering disciplinary or other action.

Even though a Whistleblower may be implicated in the Wrongdoing, they must not be subjected to any actual or threatened retaliatory action or victimisation in reprisal for making a report under this policy or being perceived to make a report under this policy.

### 5.2 Whistleblower Protection Officer

A Whistleblower Protection Officer is an officer, senior manager or employee appointed to support and provide protection to the Whistleblower according to this policy. A Whistleblower Protection Officer will be appointed should a whistleblower come forward.

A Whistleblower Protection Officer:

- must have a direct reporting line to an Executive Manager from an area of the Bank that is independent of line management in the area that is the subject of the report of Wrongdoing.
- will provide mentoring, and other support deemed necessary by the Whistleblower Protection Officer.
- is responsible for keeping the Whistleblower informed of the progress and outcomes of the inquiry/investigation subject to considerations of privacy of those against whom a disclosure has been made.

### **5.3 Whistleblower Officers**

A Whistleblower Officer is a person named in Appendix 1 of this policy and is responsible for receiving whistleblower disclosures of wrongdoing and having oversight of the resolution.

Whistleblower Officers must (after a reasonable preliminary inquiry):

- Appoint a Whistleblower Protection Officer to provide support to the Whistleblower;
- Be satisfied that each disclosure of wrongdoing they received was appropriately inquired into or investigated;
- Be satisfied that action taken in response to the inquiry/investigation is appropriate to the circumstances; and
- Provide governance oversight over any inquiry/investigation into retaliatory action taken against the Whistleblower.

Whistleblower Officers are also responsible for:

- Arranging for an inquiry/investigation into disclosures made by Whistleblowers;
- Notifying the appropriate government agencies about Whistleblower events where required; and
- Maintaining a Whistleblower Register for trend analysis and to identify systemic issues requiring attention.

Alternative outlets are available if the disclosure contains allegations against any Company Executive or where the Whistleblower has a reasonable belief that the Whistleblower Officers are not sufficiently independent.

### **5.4 Investigator**

The Investigator is appointed by the Whistleblower Officer and may be internal or external to Geelong Bank.

The Investigator must have internal independence of line management in the area affected by the wrongdoing disclosure. The internal investigator may be a member of the Executive Team.

The Investigator conducts sufficient inquiry to be able to determine conclusions about the disclosures made, including whether or not an investigation is warranted.

The investigator must provide a report of every inquiry/investigation to the Whistleblower Officer and the Protected Disclosures Coordinator.

The Investigator may second the expertise of other officers in Geelong Bank to assist in the investigation and may seek the advice of internal or external experts as required.

The Investigator is responsible for ensuring the proper conduct of the investigation and for keeping the Whistleblower Officer informed of progress.

### **5.5 Managers**

All managers who receive a disclosure about wrongdoing must notify a Whistleblower Officer and provide particulars and maintain confidentiality about it.

## **6 POLICY APPLICATION**

### **6.1 Reporting a Disclosure**

Normal channels of reporting are favoured.

#### **6.1.1 Internal Whistleblowers**

Internal Whistleblowers includes all directors, executives, managers, staff, contractors, consultants, and interns, within Geelong Bank, including those who are no longer employed or have a relationship with us.

Sometimes, suspicion of wrongdoing may arise from a misunderstanding or a matter where communication is restrained by confidentiality requirements or other legitimate reasons. Accordingly, internal Whistleblowers are encouraged to:

- First, check with their supervisor or their supervisors' manager to seek an immediate response; and
- Where the internal Whistleblower believes this is not appropriate, utilise the alternative reporting mechanism set out below.

#### **6.1.2 External Whistleblowers**

External Whistleblowers includes other people with a relationship with Geelong Bank – e.g. members, clients, and suppliers.

Where an external Whistleblower is reluctant to report it to line management for fear of retribution, they can report their concerns to a higher level of management than the person in Geelong Bank that they ordinarily deal with. There may be a simple explanation that they had not considered. Where this is not appropriate, an alternative reporting mechanism is available.

#### **6.1.3 Alternative Reporting**

Alternative reporting to normal channels is available where:

- The normal reporting channel is considered inappropriate to the circumstances; and
- Geelong Bank line management was notified but failed to deal with it; or
- the person or organisation disclosing wrongdoing is concerned about possible retaliation or victimisation.

In any of these circumstances, an internal Whistleblower (director, employees, or contractors) may provide the report of wrongdoing directly to:

- A Whistleblower Officer;
- the Chair of the Board Audit Committee;
- ASIC or APRA or other such prescribed Commonwealth body; or
- WorkSafe or the EPA.

External Whistleblowers (people or organisations with a relationship with Geelong Bank) may provide the report of wrongdoing to:

- ASIC or APRA or other such prescribed Commonwealth body; or
- WorkSafe or the EPA.

#### **6.1.4 Other Complaint Mechanisms**

This policy is in addition to:

- Geelong Bank's Probationary Period, Disciplinary and Dismissal Policy for employees, which is for all staff to raise any matters they may have in relation to their work or their work environment, other persons, or decisions affecting their employment. This policy does not replace other reporting structures such as those for dispute resolution, discrimination, victimisation or matters relating to workplace bullying or harassment.
- Standard complaint mechanisms for clients or volunteers
- Any exercising of rights under the terms of their contract by contractors and suppliers

An exception to this is where the issue is wrongdoing of a serious nature, yet the existing reporting system failed to attend to the issue or has processed it in a substantially inappropriate, grossly unfair or heavily biased manner.

#### **6.1.5 Anonymous Reporting**

Anonymous reports of wrongdoing are accepted under this policy. However, anonymous reports have significant limitations that inhibit a proper and appropriate inquiry or investigation. These limitations include the inability to provide feedback on the outcome and/or to gather additional particulars to assist the inquiry/investigation. Specific protection mechanisms cannot be provided. A Whistleblower Protection Officer will not be appointed.

Where the Whistleblower discloses their identity to the Whistleblower Officer but still wishes to remain anonymous, the Whistleblower Officer must not disclose either the Whistleblower's:

- identity; or
- information which could lead to their identity being discovered.

If the Whistleblower Officer or any other individual aware of the Whistleblower's identity discloses the above information, they may face criminal charges and risk civil penalties unless such disclosure was authorised by law.

## **6.2 Protection**

Not all disclosures of wrongdoing are protected at law. To meet Geelong Bank's philosophy of accepting tip-offs from anyone, we have adopted the principle of providing protection to people or organisations with a relationship with Geelong Bank:

- at least to the extent of protection at law; and
- beyond legal protection wherever it is practical, reasonable and appropriate in the circumstances.

A brief summary of the relevant legislation, including relevant protections for Whistleblowers, may be found in Appendix 2.

### **6.3 Confidentiality**

Generally, Geelong Bank will not disclose a Whistleblower's identity unless:

- it is necessary to further an investigation and the Whistleblower consents to the disclosure, and/or
- the disclosure is required or authorised by law.

When a report is investigated, it may be necessary to reveal its substance to people such as other Geelong Bank personnel, external persons involved in the investigation process and, in appropriate circumstances, law enforcement agencies, or other relevant prescribed body/ies.

It will be necessary to disclose the facts and substance of a report to a person who may be the subject of the report, as it is essential for natural justice to prevail. Although confidentiality is maintained, and the Whistleblower's identity will not be disclosed, in some circumstances, the source of the reported issue may be obvious to a person who is the subject of a report.

Geelong Bank will take reasonable precautions to store any records relating to a report of wrongdoing securely and to restrict access to authorised persons only.

Unauthorised disclosure of information relating to a disclosure that could prejudice confidentiality and identify a Whistleblower will be regarded seriously and may result in disciplinary action, which may include dismissal. In some circumstances, it may be illegal, in which case Geelong Bank will notify Police or other relevant prescribed body/ies.

### **6.4 Victimisation and Retaliation**

Geelong Bank is committed to protecting and respecting the rights of Whistleblowers who report wrongdoing. We will not tolerate any retaliatory action or threats of retaliatory action against a Whistleblower or against a Whistleblower's colleagues, employer (if a contractor, consultant or supplier) or relatives.

For example, an employee who is a Whistleblower must not be disadvantaged or victimised for having made or being perceived to have made, a report by:

- dismissing the employee;
- injuring the employee in their employment;
- altering the employee's position to their detriment;
- discriminating between the employee and other employees of the same employer;
- harassing or intimidating the employee;
- harming or injuring the employee, including psychological harm;
- damaging the employee's property;
- damaging the employee's reputation; or
- making threats to do any of the above.

Any such retaliatory action or victimisation in reprisal for a disclosure made under this policy will be treated as serious misconduct and will result in disciplinary action,

which may include dismissal. Further, retaliatory action or victimisation may be illegal, which may result in a civil penalty for the retaliator/victimiser, and in certain circumstances will require Geelong Bank to notify the Police.

## **6.5 Investigation**

All reports of alleged or suspected wrongdoing made under this policy to a Whistleblower Officer will be properly assessed, and if appropriate, inquired into or independently investigated - with an objective of gathering evidence relating to the claims made by the Whistleblower. That evidence may substantiate or refute the claims made.

Investigations must be conducted in a fair and independent manner.

## **6.6 Disclosure Management**

Geelong Bank recognises that individuals against whom a report is made must also be supported during the handling and investigation of the wrongdoing report. We will take reasonable steps to treat fairly any person who is the subject of a report, particularly during the assessment and investigation process in accordance with an established standards which may be extended to include appointing an independent Manager in Geelong Bank or an external counsellor to provide support.

Where a person is identified as being suspected of possible wrongdoing, but preliminary inquiries determined that the suspicion is baseless or unfounded and that no formal investigation is warranted, then the Whistleblower will be informed of this outcome and the matter laid to rest.

The Whistleblowing Officer will decide whether or not the person named in the allegation should be informed that suspicion of wrongdoing was raised and found to be baseless upon preliminary review. This decision will be based on a desire to preserve the integrity of a person so named, so as to enable workplace harmony to continue unfettered and to protect the Whistleblower where it is a bona fide disclosure.

Where an investigation does not substantiate the disclosure, the fact that the investigation has been carried out, the results of the investigation and the identity of the person who is the subject of the report must be handled confidentially.

Generally, where an investigation is conducted, and the investigator believes there may be a case for an individual to respond, the Investigator must, to the extent allowed under the relevant legislation, ensure that a person who is the subject of a disclosure:

- is informed of the substance of the allegations;
- is given a fair and reasonable opportunity to answer the allegations before the investigation is finalised;
- has their response set out fairly in the Investigator's report; and
- is informed about the substance of any adverse conclusions in the investigator's report that affects them.

Where adverse conclusions are made in an investigator's report about an individual, that individual has a right to respond to those conclusions prior to any action being taken by Geelong Bank against them.

Geelong Bank will provide reasonable and appropriate support to a person who is the subject of a report where the allegations contained in the report are clearly wrong.

## 7 WHISTLEBLOWER LEGISLATION

Any obligations or requirements of Geelong Bank, Whistleblower or relevant third party/ies not set out in this Policy, will be performed in accordance with the relevant Corporations Act 2001 Whistleblower Legislation and ASIC's Regulatory Guide 270 Whistleblower Policies November 2019.

Further, where there is a discrepancy between the processes set out in this Policy and the relevant legislation, the relevant legislation will apply to the extent of such discrepancy.

## 8 ENCOURAGING AN ETHICAL CULTURE

Geelong Bank is committed to maintaining a workplace free of unacceptable behaviour and misconduct. Executive management is committed to addressing and investigating reported misconduct (disclosures) and rectifying proven wrongdoing.

All persons nominated to receive disclosures will be appropriately trained. All employees will be provided with a copy of and information concerning whistleblowing policy and procedures. On-going training and updates will be provided to employees.

## 9 FAILURE TO COMPLY

Any breach of this Policy may result in disciplinary action from Geelong Bank, up to and including dismissal.

**Geelong Bank may amend and vary this policy from time to time, in our sole discretion.**

## 10 WORKPLACE PARTICIPANT ACKNOWLEDGEMENT

I acknowledge:

- I have received, read and understood the Policy.
- I am required to comply with the Policy; and
- there may be disciplinary consequences if I fail to comply (up to and including the termination of my employment or contract).

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## Appendix 1 - Whistleblower Officers

Appointment Under this Policy	Name	Title	Department
Whistleblower Officer	Natalie Jackson-Smith	Chief Risk Officer (CRO)	Executive

You can contact the Whistleblower Officer directly or anonymously via dedicated 24-hour Whistleblower contact details: (02) 6051 3288 and/or [whistleblowing@humebank.com.au](mailto:whistleblowing@humebank.com.au)

## Appendix 2 – Brief Overview of Legislative Framework

Corporations Act 2001 (Cth)	
Essential Element	Description
Disclosable matters	<p>A discloser may disclose information if the discloser has <b>reasonable grounds</b> to suspect that the information concerns <b>misconduct</b>, or an <b>improper state of affairs</b> or circumstances, in relation to:</p> <ul style="list-style-type: none"> <li>• A regulated entity; or</li> <li>• If the regulated entity is a body corporate—a related body corporate of the regulated entity.</li> </ul>
Examples of disclosable matters	<p>For example, a discloser may disclose information if the discloser has <b>reasonable grounds</b> to suspect that the Information indicates that any of the following:</p> <ul style="list-style-type: none"> <li>• The regulated entity, or an officer or employee of the regulated entity;</li> <li>• If the regulated entity is a body corporate—a related body corporate of the regulated entity, or an officer or employee of a related body corporate of the regulated entity;</li> </ul> <p>has <b>engaged in conduct</b> that:</p> <ul style="list-style-type: none"> <li>• Constitutes an <b>offence against, or a contravention of, a provision</b> of any of the following: <ul style="list-style-type: none"> <li>○ The Corporations Act 2001;</li> <li>○ The ASIC Act;</li> <li>○ The Banking Act 1959;</li> <li>○ The Financial Sector (Collection of Data) Act 2001;</li> <li>○ The Insurance Act 1973;</li> <li>○ The Life Insurance Act 1995;</li> <li>○ The National Consumer Credit Protection Act 2009;</li> <li>○ The Superannuation Industry (Supervision) Act 1993;</li> <li>○ An instrument made under an Act referred to in any of the above points</li> </ul> </li> <li>• Constitutes an offence against any <b>other law of the Commonwealth</b> that is punishable by imprisonment for a period of <b>12 months</b> or more; or</li> <li>• Represents a <b>danger to the public or the financial system</b>.</li> </ul>
Person making the disclosure <b>(Eligible Whistleblower)</b>	<p>An individual is an <b>eligible whistleblower</b> in relation to a regulated entity if the individual is, or has been, any of the following:</p> <ul style="list-style-type: none"> <li>• An officer of the regulated entity;</li> <li>• An employee of the regulated entity;</li> <li>• An individual who supplies services or goods to the regulated entity (whether paid or unpaid);</li> <li>• An employee of a person that supplies services or goods to the regulated entity (whether paid or unpaid);</li> <li>• An individual who is an associate of the regulated entity;</li> <li>• A relative of an individual referred to above;</li> <li>• A dependant of an individual referred to above, or of such an individual's spouse;</li> </ul>

Person receiving the disclosure	<p>The Commonwealth body or person receiving the report is one of either:</p> <ul style="list-style-type: none"> <li>• ASIC;</li> <li>• APRA;</li> <li>• Other Commonwealth body prescribed by regulations;</li> <li>• The Bank's auditor or an audit team member;</li> <li>• A director, secretary or senior manager of Geelong Bank; or</li> <li>• A Geelong Bank Whistleblower Officer</li> </ul>
Regulated entities	<p>Each of the following is a <b>regulated entity</b>:</p> <ul style="list-style-type: none"> <li>• A company;</li> <li>• A corporation to which paragraph 51(xx) of the Constitution applies;</li> <li>• An Authorised Deposit Taking Institution (ADI - within the meaning of the Banking Act 1959), an authorised non-operating holding company (NOHC - within the meaning of that Act) or a subsidiary of an ADI or an authorised NOHC;</li> <li>• A general insurer (within the meaning of the Insurance Act 1973), an authorised NOHC (within the meaning of that Act) or a subsidiary of a general insurer or an authorised NOHC;</li> <li>• A life company (within the meaning of the Life Insurance Act 1995), a registered NOHC (within the meaning of that Act) or a subsidiary of a life company or a registered NOHC;</li> <li>• A superannuation entity or a trustee (within the meaning of the Superannuation Industry (Supervision) Act 1993) of a superannuation entity;</li> <li>• An entity prescribed by the regulations for the purposes of this paragraph.</li> </ul>
Whistleblower immunities	<p>If an individual makes a <b>protected disclosure</b>:</p> <ul style="list-style-type: none"> <li>• The individual is not subject to any civil, criminal or administrative liability (including disciplinary action) for making the disclosure; and</li> <li>• No contractual or other remedy may be enforced, and no contractual or other right may be exercised, against the individual on the basis of the disclosure; and</li> <li>• If the disclosure qualifies for protection—the information is not admissible in evidence against the individual in criminal proceedings or in proceedings for the imposition of a penalty, other than proceedings in respect of the falsity of the information.</li> </ul>

## Glossary

<b>Abbreviation</b>	<b>Title/Name</b>
AASB	Australian Accounting Standards Board
ACCB	Countercyclical Capital Buffer
ACCC	Australian Consumer & Competition Commission
ADI	Approved Deposit Taking Institutions
AFCA	Australian Financial Complaints Authority
AFS	Australian Financial Services
AGN	Australian Guidance Note
AICUD	Australian Institute of Credit Union Directors
AIFRS	Australian Equivalents to International Financial Reporting Standards
AIIR	Annual Investment Income Report
AIVLE	Australian Institute of Valuers
ALCO	Assets and Liability Committee
AMI	Australian Management Institute
AML	Anti Money Laundering
API	Australian Property Institute
APRA	Australian Prudential Regulatory Authority
APS	Australian Prudential Standard
ARA	Assessment Repayment Ability Calculator
ARM	Advance Record Management
ASIC	Australian Securities & Investment Commission
ASP	Application Service Provider
ATO	Australian Taxation Office
AusPayNet	Australian Payments Network Limited
BAU	Business as usual
BDM	Business Development Manager
BOP	Broker Origination Program
CAR	Capital Adequacy Ratio
CCA	Continuing Credit Account
CCB	Capital Conservation Buffer
CCI	Consumer Credit Insurance
CD	Certificates of Deposit
CDR	Consumer Data Right
CEO	Chief Executive Officer
CET	Common Equity Tier 1 Capital

<b>Abbreviation</b>	<b>Title/Name</b>
CIS	Customer Information System
COBCoP	Customer Owned Banking Code of Practice
COF	Cost of Funds
CR Code	Privacy (Credit Reporting) Code 2014
CRA	Credit Reporting Agency
CRB	Credit Reporting Body
CRM	Credit Risk Mitigation
CRO	Chief Risk Officer
CSF	Critical Success Factor
CSR	Corporate Social Responsibility
CTF	Counter Terrorism Financing
CUFSS	Credit Union Industry Support Scheme
CUSCAL	Credit Union Services Corporation of Australia Limited
DLA	Delegated Lending Authority
DSR	Debt Service Ratio
ECAIs	External Credit Assessment Institutions
EDR	External Dispute Resolution
EFT	Electronic Funds Transfer
EMV	Europay MasterCard and Visa
EPAL	Eftpos Australia Limited
ESA	Exchange Settlement Account
FCS	Financial Claims Scheme
FI	Financial Institution
FIIG	FIIG Securities Ltd
FAM	Finance & Administration Manager
FS	Financial Services
FSG	Financial Services Guide
FSR	Financial Services Reform
GAW	General Advice Warning
Geelong Bank	Ford Co-operative Credit Society Limited
GRCL	General Reserve for Credit Losses
G-SIBs	Global Systemically-Important Banks
HQLA	High Quality Liquid Assets
IAR	Information Asset Register

<b>Abbreviation</b>	<b>Title/Name</b>
IBV	Increase by Variation
ICAAP	Internal Capital Adequacy Assessment Process
IDPC	Integrated Data Processing Centre
IDR	Internal Dispute Resolution
IFTI	International Funds Transfer Instruction
ILA	Independent Legal Advice
IRP	Incident Response Plan
IRRBB	Interest Rate Risk in the Banking Book
IVR	Interactive Voice Response
KPI/M	Key Performance Indicator/Measure
KRA	Key Result Area
KRI	Key Risk Indicator
KYC	Know Your Customer
LMI	Lenders Mortgage Insurer
LOM	Lending Operations & IT Manager
LVR	Loan to Value Ratio
MCP	Member Contact Program
MFAA	Mortgage Industry & Finance Association
MFI	Main Financial Institution
MHM	Member Health Monitor
MIP	Mistaken Internet Payment
MLH	Minimum Liquid Holdings
MPI	Movement Performance Indicators
MSM	Member Services Manager
MVP	My View Point
NCC	National Credit Code
NCCP	National Consumer Credit Protection Act
NCD	Negotiable Certificate of Deposit
NDI	Net Disposable Income
NII/NIM	Non-Interest Income/Net Interest
NPBT/NPAT	Net Profit Before/After Tax
NPS	Net Promotor Score
NRM	Nominated Responsible Manager
OAIC	Office of the Australian Information Commissioner

<b>Abbreviation</b>	<b>Title/Name</b>
P&S	Products and Services
PCR	Prudential Capital Ratio
PCR	Prudential Capital Requirements
PDS	Product Disclosure Statement
PEP	Politically Exposed Person
PI	Professional Indemnity Insurance
PPSR	Personal Property Security Register
R/W	Risk Weighting
RAS	Risk Appetite Statement
RBI	Redbank Infrastructure
Repo	Repo Facility
RMBS	Residential Mortgage Backed Securities
RMS	Risk Management System
ROA/E	Return on Assets/Equity
SCI	Serious Credit Infringement
SCV	Single Customer View
SOA	Statement of Advice
SOW	Share on Wallet
SSP	Special Service Provider
T&C	Terms and Conditions
TAS	Transaction Solutions
UCCC	Uniform Consumer Credit Code
UDA	Ultradata
Ultracs	Ultradata Banking Software