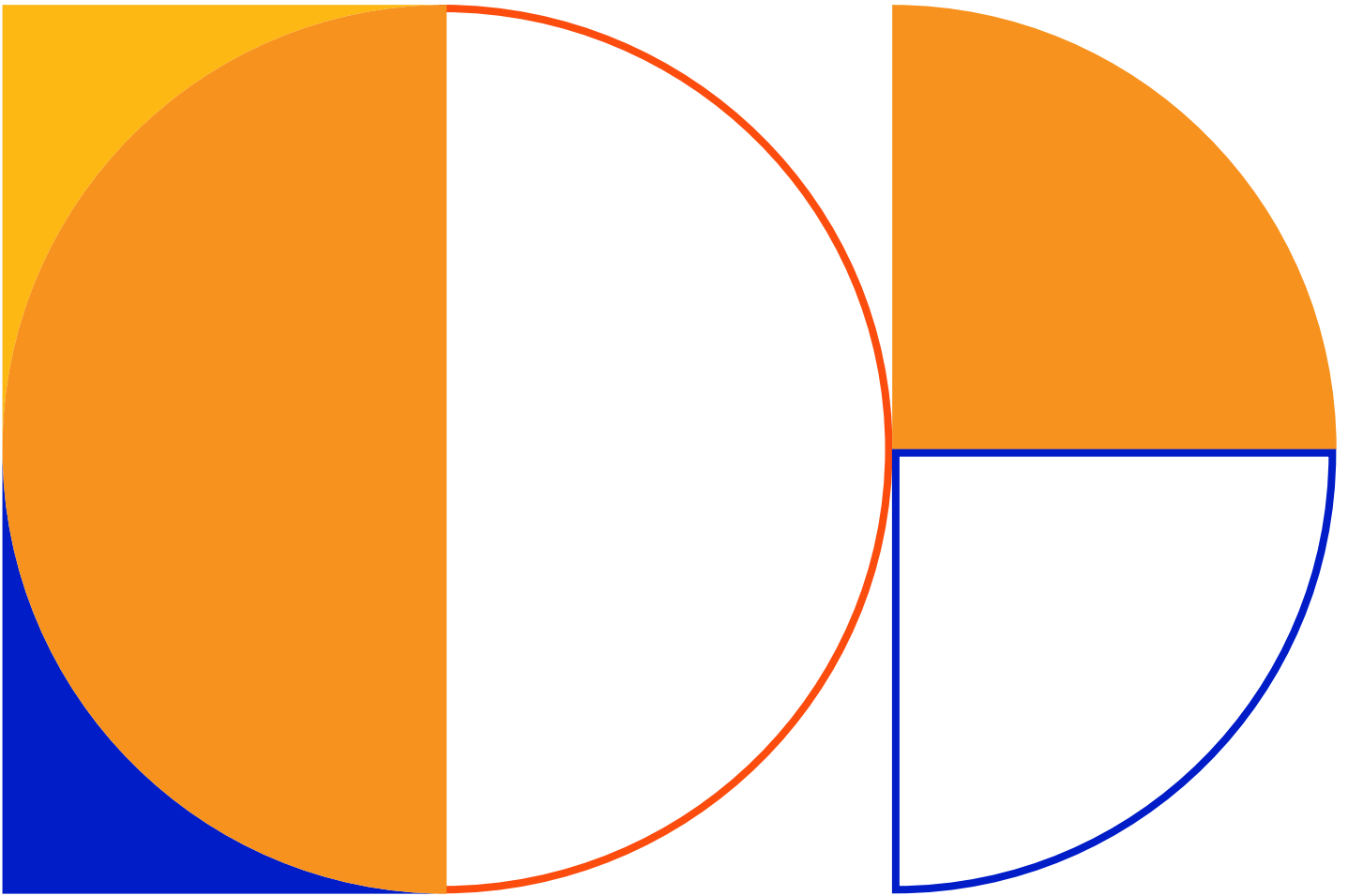




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Australia Whistleblowing Policy

Version 3.3

SG Fleet Group Pty Limited
ABN 40 167 554 574

Contents

Contents	2
1. Introduction	4
1.1 Overview	4
1.2 Purpose.....	4
1.3 Definitions	5
2. Scope	6
3. Reporting a Misconduct.....	7
3.1 Reporting Channels	7
a) Internal Reporting	7
b) External Reporting and STOPline	7
c) Feedback and complaints	8
d) Whistleblower Protection Officers	8
3.2 Anonymity and Confidentiality	8
3.3 The Investigation Process	9
3.4 False Reporting	9
4. Protections for Whistleblowers.....	10
4.1 General Protections	10
4.2 Protected Disclosure under the Corporation Act	10
4.3 Public Interest Disclosure	11
4.4 Emergency Disclosure	11
4.5 Disclosure under the Taxation Administration Act 1953.....	12
4.6 Personal Work-Related Grievance	12
5. Our Roles & Responsibilities	12
6. Governance	14

6.1 Distribution	14
6.2 Amendment of the Policy	14
6.3 Review of the Policy	14
6.4 Reporting to the Board of Directors	14
7. Breach of the Policy	15
8. Further information	15
9. Related Policies	15
Document Control	Error! Bookmark not defined.
Revision History	Error! Bookmark not defined.

1. Introduction

1.1 Overview

SG Fleet Group has adopted four core values that drive our behaviour and aspirations:

- Innovation – reinvent & disrupt, create the initiative
- Collaboration – build relationships and support others
- Excellence – delight our customer and be business savvy
- Trust – be honest and authentic and empower

SG Fleet Group's core values emphasise a culture encompassing strong corporate governance, sound business practices and good ethical conduct. To reinforce this culture, SG Fleet Group is committed to upholding compliance with the highest standards of corporate conduct, ethics, and governance. This is complemented by a commitment to maintaining an open working environment in which our Employees are able to report unacceptable conduct and behaviour and without fear of intimidation or reprisal.

1.2 Purpose

This Whistleblowing Policy (the "Policy") is to encourage Whistleblowers to raise concerns and Reportable Conduct, where there are reasonable grounds to support such action and to ensure that serious misconduct or malpractice is identified and addressed appropriately.

This Policy, however, is not intended for raising personal work-related grievances or customer complaints. Any Personal Work-Related Grievance should be raised with People and Culture or your line manager as appropriate and reference should be made to other more appropriate policies and procedures, such as those mentioned in section 9 below, including the Code of Conduct.

1.3 Definitions

For the purposes of this Policy:

Corporations Act	means the Corporations Act 2001 (Cth), as amended from time to time.
Disclosable Matter	Means a disclosable matter as described in Corporations Act Section 1317AAA(4) and (5), ie the Discloser has reasonable grounds to suspect that the information disclosed concerns: i) misconduct, or an improper state of affairs or circumstances, in relation to SG Fleet Group. ii) indicates that SG Fleet Group, or an officer or employee of SG Fleet Group, has engaged in conduct that: a) constitutes an offence against, or a contravention of, a provision of any of the following: • the Corporations Act; • the Australian Securities and Investments Commission Act 2001 (Cth); • the Financial Sector (Collection of Data) Act 2001; • the Insurance Act 1973; • the National Consumer Credit Protection Act 2009; • an instrument made under any of the above Acts; or b) constitutes an offence against any other law of the Commonwealth that is punishable by imprisonment for a period of 12 months or more; or c) represents a danger to the public or the financial system.
Eligible Recipient	means an individual who is an eligible recipient under Corporations Act Section 1317AAC, which includes. i) a director, secretary or senior manager of SG Fleet Group; ii) SG Fleet Group's auditor or a member of the audit team conducting an audit; iii) an actuary of SG Fleet; or iv) a Whistleblower Protection Officer (WPO) of SG Fleet Group.

Eligible Whistleblower		means an individual who is an eligible whistleblower under the Corporations Act Section 1317AAA, which includes: i) an Employee, ii) a Supplier, or iii) a relative, spouse, or dependant of an Employee or a Supplier.
Employee		means all employees (including former employees) and contractors of SG Fleet
Protected Disclosure		means a disclosure that qualifies for protection under Part 9.4AAA of the Corporations Act and as described in section 4.2 of this Policy.
Reportable/ Conduct	Reported	means actual or suspected unacceptable behaviour that SG Fleet Group considers to be misconduct, including conduct that is: • fraudulent, dishonest or corrupt; • unethical or breaches any of SG Fleet Group's policies; • illegal or violates the law, any legal code or regulatory requirement in Australia or any other jurisdictions in which SG Fleet Group operates; • creating an unsafe work environment or substantial wasting of SG Fleet Group's resources; • discrimination, harassment and/or bullying of any kind; or • any conduct that may cause financial or non-financial loss to SG Fleet Group, damage its reputation or be otherwise detrimental to SG Fleet Group's interests, or any of its Employees; or • the deliberate concealment of information tending to show any of the matters listed above.
SG Fleet Group		means SG Fleet Group Pty Limited ABN 40 167 554 574 and its subsidiaries
Supplier		means an individual who supplies services or goods to SG Fleet Group
Whistleblower		means an Employee, a Supplier or Eligible Whistleblower who reports Reportable Conduct to SG Fleet Group or to a regulatory authority.

2. Scope

This Policy applies to all Employees in all businesses, divisions, and offices of SG Fleet Group in Australia.

If any jurisdiction in Australia in which SG Fleet Group operates has whistleblowing protection laws that provide a higher level of protection than what is included in this Policy, the local legislation will take precedence.

3. Reporting a Misconduct

3.1 Reporting Channels

A Whistleblower can report a Reportable Conduct through the following channels:

a) Internal Reporting

If necessary, Employees may first approach their direct line manager or People and Culture to confidentially seek further information before making a disclosure or approach an independent legal practitioner.

Employees may report any Disclosable Matter to any of the designated SG Fleet Group WPOs listed in 3.1(c) below or if it is not appropriate to approach one of the WPOs listed for whatever reason, disclosure may be made to People and Culture and any other Eligible Recipients such as internal auditors or actuaries.

Where this is not appropriate, where the person making a report does not feel comfortable making an internal report, or where an employee has made an internal report, but no action has been taken within a reasonable period of time, the report can be made directly to STOPline.

b) External Reporting and STOPline

External Eligible Recipients such as external auditors and actuaries of SG Fleet Group may also receive a report of Reportable Conduct from a Whistleblower. In addition, reports may also be made through STOPline anonymously, which is an external and independent agency appointed by SG Fleet Group and authorised by the Board of Directors of SG Fleet Group Pty Limited:

Email	sgfleet@stopline.com.au		
Online	http://sgfleet.stoplinereport.com/online-disclosure/		
Telephone	1300 30 45 50 (for Australia) + 61 3 9811 3275 (outside Australia)		
Post	SG Fleet c/o The STOPline, LOCKED BAG 8 HAWTHORN VIC AUSTRALIA 3122		
Facsimile	Attention: SG c/o The STOPline + 61 3 9882 4480	Fleet	Group

c) Feedback and complaints

Suggestions and feedback may be provided via CEOcontact@sgfleet.com and personal work-related grievances should be reported via your manager or via the People and Culture team.

d) Whistleblower Protection Officers

SG Fleet Group's designated Whistleblower Protection Officers (WPO) are as follows:

Chairman of the Board of Directors	Andrew Reitzer Telephone: +61 417 275 806 Email: andrew.reitzer@bigpond.com
Chief People and Culture Officer	Lindsay Underwood Telephone: +61294941110 Email: lunderwood@sgfleet.com
Group Head of Operational Risk	Dina Herrera Telephone: +61 2 9494 1136 Email: DHerrera@sgfleet.com
Chief Commercial Officer	Andy Mulcaster Telephone: +61 2 9494 1015 Email: AMulcaster@sgfleet.com

3.2 Anonymity and Confidentiality

A Whistleblower can choose to remain anonymous while making a report, during the investigation of a report, as well as after the case is closed. At any given time, the Whistleblower can identify themselves, but this is their choice and at no point do they need to do this, or will they be forced to disclose their identity.

If the Whistleblower decides to disclose their identity, SG Fleet Group will work to protect their identity, ensure the Whistleblower's identity is known only to the WPO and the assigned Investigator(s), and take all steps necessary to ensure the Whistleblower is not subjected to any discrimination, victimisation, or disadvantage.

Wherever possible, the Whistleblower's calls, notes, emails and other communications will be dealt with confidentially. SG Fleet Group provides its commitment that, whenever possible, the privacy of the Whistleblower will be protected when they make a report under this Policy.

SG Fleet Group will make every endeavour possible to investigate a Reported Conduct, but in some cases, there are limitations on what can be achieved if the Whistleblower decides to remain anonymous.

Any information that could potentially identify a Whistleblower who has chosen to be anonymous will be held in the strictest confidence. The WPO will not disclose particulars of the Reported Conduct to any party outside or not connected with the investigation without the consent of the Whistleblower (where contact details are provided for consent to be obtained) and will not be shared, unless SG Fleet Group is compelled by law to disclose that information. SG Fleet Group will use reasonable endeavours to resist such compulsion where the Whistleblower has indicated they wish to remain anonymous.

SG Fleet Group encourages a Whistleblower to use the reporting channels listed to report matters even if unsure as to whether the matter would be considered a reportable matter. Any disclosures made under this Whistleblower Policy will be treated in the same manner irrespective of whether the disclosure qualifies for protection under Australia's whistleblower laws.

3.3 The Investigation Process

SG Fleet Group's process for handling, investigating, and managing the communication about a Reportable Conduct submitted through our whistleblowing channels may vary slightly depending on the nature of the disclosure, however the standard process is highlighted below:

- Once a report is received (anonymous or not), the report goes to SG Fleet Group's Chief People and Culture Officer and the Group Head of Operational Risk (each, a WPO), who will then assess the report within 2 business days and will manage the preliminary investigation, with the aim of completing it within 10 business days.
- If the preliminary investigation deems that the Reported Conduct has occurred or, at a minimum, that as a result of the preliminary investigation there is reasonable grounds to suspect the Reported Conduct has occurred, a formal investigation process will be administered by an internal or external Investigator, as appropriate, (the "Investigator") and, if appropriate, in consultation with the respective manager of the person or persons, who is/are the subject of the investigation.
- In the investigation process, all Employees are expected to cooperate with the directions of the Investigator.
- SG Fleet Group will utilise third parties, such as accounting firms, investigative firms, human resource consultants and/or legal firms, as appropriate or necessary.
- Certain senior managers might be alerted to the report as part of the reporting process or if they are involved in the investigation in some manner.
- Also, as part of the investigation process, SG Fleet Group will update the Whistleblower of the progress of the investigation unless the report was anonymous. SG Fleet Group will endeavour to provide regular feedback on the investigation, subject to considerations of standard confidentiality and the privacy of anyone who is the subject of the Reported Conduct. The timing and frequency of such updates may vary depending on the nature of the disclosure and the progress of the investigation.
- Any individual who is the subject of an allegation of Reported Conduct and is under investigation shall be given a fair opportunity to respond to the allegation/s.

3.4 False Reporting

If an Employee is found to have made a report of misconduct without having reasonable grounds to suspect that the misconduct actually occurred, that conduct itself will be a breach of SG Fleet Group's Code of Conduct and will be considered a serious matter that may result in disciplinary action. There may also be legal consequences for knowingly making a false report.

4. Protections for Whistleblowers

4.1 General Protections

SG Fleet Group will make general protections available to Whistleblowers. This will vary depending on the circumstances, but may include:

- ensuring confidentiality in the investigation and protecting the Whistleblower's identity;
- monitoring and managing the behaviour of other Employees;
- offering a leave of absence while a matter is investigated;
- relocating Employees (which may, but will not necessarily, include the Whistleblower) to a different working group or department; and
- rectifying any detriment, a Whistleblower has suffered.

It is a breach of this Policy for any Employee to victimise or discriminate against or cause disadvantage to an Employee or any other Whistleblower who makes a report under this Policy, and SG Fleet Group will protect the Whistleblower from:

- being terminated or having their employment ceased;
- demotion or loss of opportunity for promotion;
- performance management, warnings or disciplinary actions;
- reprisals, harassment or victimisation on the job or workplace bullying;
- Discrimination, current or future bias; or
- Any other action constituting retaliation for making a report.

4.2 Protected Disclosure under the Corporation Act

Under the Corporations Act, a Whistleblower will make a Protected Disclosure, and may qualify for additional protections, if any of the following apply:

- a) (Disclosure to ASIC, APRA or prescribed body) the Whistleblower is an Eligible Whistleblower, the Reportable Conduct is a Disclosable Matter and it was reported to ASIC, APRA or a Commonwealth authority prescribed for the purposes of this sub-paragraph in relation to the regulated entity, or
- b) (Disclosure to eligible recipients) the Whistleblower is an Eligible Whistleblower, the Reportable Conduct is a Disclosable Matter and it was reported to an Eligible Recipient, or
- c) (Disclosure to a legal practitioner) the Reportable Conduct was reported to a legal practitioner for the purpose of obtaining legal advice or legal representation.

An Eligible Whistleblower that makes a disclosure that qualifies as a Protected Disclosure may be entitled to seek compensation and other remedies in accordance with the provisions of the Corporations Act 2001.

A Protected Disclosure made by an Eligible Whistleblower may attract additional protections in accordance with the Corporations Act 2001, including protections in respect of civil, criminal and administrative liability. However, these protections may not operate in respect of conduct by the discloser that is revealed as a result of their disclosure.

A Whistleblower should seek independent legal advice.

4.3 Public Interest Disclosure

As set out in section 1317AAD(1) of the Corporations Act, a report of Reportable Conduct by a Whistleblower qualifies for protection under the Corporations Act as a **Public Interest Disclosure**, if:

- a) the Whistleblower has previously reported the Reportable Conduct (**Previous Disclosure**), and
- b) at least 90 days have passed since the Previous Disclosure was made; and
- c) the Whistleblower does not have reasonable grounds to believe that action is being, or has been, taken to address the matters to which the Previous Disclosure related; and
- d) the Whistleblower has reasonable grounds to believe that making a further report of the Reportable Conduct would be in the public interest; and
- e) after the end of the 90-day period, the Whistleblower gave the body to which the Previous Disclosure was made a written notification that:
 - i. includes sufficient information to identify the Previous Disclosure; and
 - ii. states that the Whistleblower intends to make a Public Interest Disclosure; and
- f) the Public Interest Disclosure is made to:
 - i. a member of the Parliament of the Commonwealth, the Parliament of a State or the legislature of a Territory; or
 - ii. a Journalist; and
- g) the extent of the report made in the Public Interest Disclosure is no greater than is necessary to inform the Recipient of the Previous Disclosure or the Disclosable Matter.

4.4 Emergency Disclosure

As set out in section 1317AAD(2) of the Corporations Act, a report of Reportable Conduct by a Whistleblower qualifies for protection under the Corporations Act as an **Emergency Disclosure**, if

- a) the Whistleblower has previously reported the Reportable Conduct (**Previous Disclosure**); and
- b) the Whistleblower has reasonable grounds to believe that the Previous Disclosure concerns a substantial and imminent danger to the health or safety of one or more persons or to the natural environment; and
- c) the Whistleblower gives the body to which the Previous Disclosure was made a written notification that:
 - i. includes sufficient information to identify the Previous Disclosure; and
 - ii. states that the Whistleblower intends to make an Emergency Disclosure; and
- d) the Emergency Disclosure is made to:
 - i. a member of the Parliament of the Commonwealth, the Parliament of a State or the legislature of a Territory; or
 - ii. a Journalist¹; and
- e) the extent of the Reportable Conduct disclosed in the Emergency Disclosure is no greater than is necessary to inform the Recipient of the substantial and imminent danger.

4.5 Disclosure under the Taxation Administration Act 1953

In certain circumstances, Whistleblowers may also be eligible for protection under the provisions of Part IVD of the Taxation Administration Act 1953.

4.6 Personal Work-Related Grievance

- a) On the other hand, a Reported Conduct by a Whistleblower does not qualify for protection under the Corporations Act to the extent that the information disclosed:
 - i. Concerns a personal work-related grievance of the Whistleblower; and
 - ii. does not concern a contravention, or an alleged contravention that involves detriment caused to the Whistleblower or a threat made to the Whistleblower.
- b) The Reported Conduct is a personal work-related grievance of the Whistleblower if:
 - i. the Reported Conduct concerns a grievance about any matter in relation to the Whistleblower's employment, or former employment, that has implications for the Whistleblower personally; and
 - ii. the Reported Conduct does not have significant implications for SG Fleet Group and does not concern Disclosable Matter or alleged Disclosable Matter.

5. Our Roles & Responsibilities

The roles within SG Fleet Group's Whistleblowing Program include the following:

The Board of Directors of SG Fleet Group Pty Limited	• Approves the Whistleblowing Policy and any amendments to it
Whistleblowing Protection Officers (WPO) and other internal Eligible Recipients	• First point of contact for a Whistleblower where an internal disclosure has been made • Receives the report of Reportable Conduct • Ensures reports are investigated and reports it to the Chief People and Culture Officer • If appropriate, assigns the report to an Investigator and manages them as they conduct investigations • Maintain confidentiality
External Eligible Recipients	• May be the first or a subsequent point of contact for a Whistleblower, particularly when it may not be appropriate report Reportable Conduct through internal channels.
Chief People and Culture Officer	• Responsible for ensuring that employees know and understand the program and there is an easy process for making a report • Responsible for the Whistleblower training of Eligible Recipients and other staff involved in managing and investigating Whistleblower disclosures • Views incoming anonymous reports • Acts as the point of escalation for any concerns or retaliation that has taken place • Acts as the first line of escalation and works collaboratively with Investigators to ensure anonymous reports are heard and acted upon • Ensures SG Fleet Group are using HR best practices during investigations and all employees are being treated fairly • Maintain confidentiality • Reports directly to the Board's Audit, Risk & Compliance Committee

Investigator	• Investigates the Reported Conduct under the direction of the WPO, including: • Interacting and asking questions of the Whistleblower, and using the information provided to investigate the report submitted; • Gathers the facts and puts forth a final report to the WPO on what happened and what action they feel needs to take place. • Maintain confidentiality
Risk & Compliance	• Responsible for reviewing and testing the Whistleblowing Policy on an annual basis • If not acting as the Investigator, provides advice and guidance during any investigation.

6. Governance

6.1 Distribution

This Policy is available to all Employees of SG Fleet Group and other relevant stakeholders through SG Fleet Group's intranet documentation library and corporate website. Key information about this policy, including how to make a report is also readily available on the dedicated Whistleblowing intranet page.

6.2 Amendment of the Policy

This Policy can only be amended with the approval of the Board of Directors of SG Fleet Group Pty Limited.

Any amendment to this Policy will be communicated to all Employees and any relevant stakeholders.

6.3 Review of the Policy

SG Fleet Group continually assesses and updates its policies and procedures to ensure compliance with corporate governance requirements.

This Policy will be subject to review and testing on an annual basis.

6.4 Reporting to the Board of Directors

SG Fleet Group's Whistleblowing Program falls under the scope of responsibility of the ANZ Audit, Risk & Compliance Committee (ARCC). Through the ARCC, the Board of Directors is provided with a quarterly report on SG Fleet Group's Whistleblowing Program. The Board of Directors is ultimately responsible and accountable for the effectiveness of this Policy.

Internal reporting arrangements have been established to ensure that all verifiable incidences of misconduct are dealt with appropriately, and systemic and recurring problems are identified and addressed.

7. Breach of the Policy

Any breach of this Policy may result in disciplinary action or other penalties including but not limited to, dismissal or termination of the contract or engagement, depending on the nature of the breach. SG Fleet Group will act objectively and in accordance with any applicable provisions or requirements in an employment contract.

SG Fleet Group reserves the right to inform the appropriate authorities where it is considered that there has been criminal activity or an apparent breach of the law.

8. Further information

SG Fleet Group's expectations in relation to the reporting of misconduct are outlined as part of the Employee Onboarding Program and as part of ongoing training and awareness programs.

Additional information about this Policy can be obtained from and/or any questions, issues, concerns or suggestions for improvement to this Policy should be directed to:

SG Fleet Group People and Culture Team

E: peopleandculture@sgfleet.com

9. Related Policies

This Policy should be read in conjunction with all other relevant SG Fleet policies including:

- Code of Conduct,
- Supplier Code of Conduct, and
- Anti-Bribery and Corruption Policy

Copies of the above policies are available on SG Fleet Group's corporate website and intranet.

