

## Employee Complaint Policy and Procedure (Accounting and Audit)

### 1.0 Purpose

The purpose of this policy is to ensure Employees of Australian Finance Group and related companies (AFG) are able to submit a good faith complaint regarding accounting or auditing matters to the management of AFG without fear of dismissal or retaliation of any kind.

AFG is committed to achieving compliance with all applicable securities laws and regulations, accounting standards, accounting controls and audit practices.

In order to facilitate the reporting of employee complaints, the Audit Committee has established the following procedures for: (1) the receipt, retention and treatment of complaints regarding accounting, internal accounting controls or auditing matters ("Accounting Matters"); and (2) the confidential, anonymous submission by employees of concerns regarding questionable accounting or auditing matters.

### 2.0 Scope

This policy applies to all AFG Employees including permanent (full-time, part-time, or casual) and temporary (agency Employees, contractors, casuals and consultants).

These procedures relate to employee complaints relating to any questionable accounting or auditing matters, including, without limitation, the following:

- fraud or deliberate error in the preparation, evaluation, review or audit of any financial statement of AFG;
- fraud or deliberate error in the recording and maintaining of financial records of AFG;
- deficiencies in or noncompliance with AFG's internal accounting controls;
- misrepresentation or false statement to or by a senior officer or accountant regarding a matter contained in the financial records, financial reports or audit reports of AFG; or
- deviation from full and fair reporting of AFG's financial condition

### 3.0 Resolution Process

- Employees with complaints or concerns regarding Accounting Matters may forward such complaints or concerns on a confidential or anonymous basis to:  
Lisa Bevan  
Company Secretary, AFG  
[lisa.bevan@afgonline.com.au](mailto:lisa.bevan@afgonline.com.au)  
Level 4, 100 Havelock Street, West Perth WA 6005
- Upon receipt of a complaint, the Company Secretary will:
  - (i) determine whether the complaint actually pertains to Accounting Matters; and
  - (ii) when possible, acknowledge receipt of the complaint to the sender.
- Complaints relating to Accounting Matters will be reviewed under Audit Committee direction and oversight by the General Counsel, Internal Audit or such other persons as the Audit Committee determines to be appropriate.
- Confidentiality will be maintained to the fullest extent possible, consistent with the need to conduct an adequate review.
- Prompt and appropriate corrective action will be taken when and as warranted in the judgment of the Audit Committee.

## Employee Complaint Policy and Procedure (Accounting and Audit)

- AFG will not discharge, demote, suspend, threaten, harass or in any manner discriminate against any employee in the terms and conditions of employment based upon any lawful actions of such employee with respect to good faith reporting of complaints regarding Accounting Matters.

### 3.1 Reporting and Retention of Complaints and Investigations

The Company Secretary will maintain a log of all complaints, tracking their receipt, investigation and resolution and shall prepare a periodic summary report thereof for the Audit Committee. Copies of complaints and such log will be maintained in accordance with the Company's document retention policy.

### 3.2 Appeals

Employees can ask AFG to review a decision if the process outlined above was not followed or if they believe AFG was not thorough in its investigations.

If a decision is made by the Audit Committee that the complaint was handled properly, no further action will be taken. If not, the complaint will be reinvestigated by another persons as the Audit Committee determines to be appropriate.

### 4.0 Acknowledgement

I confirm that I have read and understand these guidelines, and agree to abide by AFG's Employee Complaint Policy and Procedure (Accounting and Audit).

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

Business Unit: \_\_\_\_\_

Signed: \_\_\_\_\_

Dated: \_\_\_\_\_