

Whistleblowing Information for External Stakeholders

EFFECTIVE FROM: 27 AUGUST 2026

Futurity recognises the importance of

High standards of conduct and ethical behaviour.

Supporting a culture of integrity, respect, compliance and governance.

Futurity maintains a Board approved Whistleblowing policy and supporting management procedures.

Futurity provides a safe and confidential environment for our external stakeholders (being our current and former service providers including auditors, accountants, lawyers, consultants and suppliers, their employees and any relatives, dependents and spouses of this group) to report misconduct and be afforded the protections outlined in the Corporations Act 2001, as follows.

WHAT IS A REPORTABLE MATTER?

A Reportable Matter is misconduct (including fraud, negligence, default, breach of trust or breach of duty) or an improper state of affairs or circumstances at or in Futurity or a related body corporate of Futurity.

It can also be any conduct that constitutes an offence against, or a contravention of, a banking or financial law or that is a danger to the public or financial system.

WHAT IS NOT A REPORTABLE MATTER?

Feedback, complaints and disputes are not Reportable Matters and need to follow the defined process located at:

- <https://futurity.me/futurity-complaints-policy>

HOW TO REPORT MISCONDUCT

Visit our external service provider, Your Call Whistleblowing Solutions ("Your Call"), to lodge and manage your report with impartiality and confidentiality¹.

Reporting to Your Call can be undertaken:

- 24/7 using their website
<https://futurityinvest.relyplatform.com/home>
- Between 09:00am to 11:59pm AEST on recognised business days using their telephone number 1300 790 228.

When reporting to Your Call using the website address option, you will need to enter Futurity's unique identifier code **Futurity**.

Reporting to Your Call allows you to remain anonymous, although doing this may make it difficult for Futurity (or its authorised representative) to properly investigate or take action to address the Reportable Matter.

You can securely upload any relevant supporting documentation on the Your Call website and the Message Board feature allows ongoing communication with Your Call and/or Futurity to receive updates, share further information/evidence, or report retaliation.²

OUR ARRANGEMENT WITH YOUR CALL

Your Call remains the intermediary between the Discloser and Futurity, receiving and forwarding communication between the parties.

The Futurity position holders who will have access to your report are:

- The Chief Risk Officer
- The EGM, People and Culture
- The Internal Audit Manager
- The Chair of the Board Audit Committee (in circumstances where the Disclosure is a perceived or actual conflict of interest for the other position holders)

At your request, Your Call can circumvent any of the above noted position holders.

ANY QUESTIONS?

Should you require further clarification on this topic, please contact our Chief Risk Officer on 1300 345 456.

1. National Relay Service: If you are deaf, or have a hearing or speech impairment, you can contact Your Call online or through the National Relay Service. Simply choose your contact method at www.relayservice.gov.au and request Your Call's hotline 1300 790 228.

2. Retaliation includes but is not limited to: harassment, bullying, victimisation, intimidation or threatening behaviour; discrimination or bias; harm or injury to an individual; withholding legal entitlements or providing different/unfair terms and conditions in contractual arrangements with Futurity; damage to property, reputation, business or financial position; to or against the stakeholder who reports the misconduct or their business and/or a related party of the stakeholder.