

SPEAK OUT POLICY

V2.1

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WESLEYAN
we are all about you

DOCUMENT CONTROL SHEET

Contact(s) for Enquiries and Proposed Changes

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Document Tier

Tier	1
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Document Review History

Version	Version Date	Revised By	Detail of amendment
1.7	June 2018	ER Team/ Company Secretarial	Re-written to simplify and make more reader friendly
1.8	January 2019	Company Secretarial	Updated name of Company Secretary & Caroline Hill's job title
1.9	February 2019	Risk & Governance Consultant	Incorporated feedback from Partnership Council. Included Related Policies section.
2.0	June 2020	Company Secretary	No material changes
2.1	September 2020	Company Secretary	Amended to replace Caroline Hill with Lisa Perkins and to make clearer that the policy can be used by outsource suppliers prior to publication on our website

Document Reviewers (Wesleyan unless specified)

Name	Title	Comments
Lisa Perkins	Head of HR Operations and Business Partnering	Rights to waive anonymity included & link to relevant HR policies.
Selena Pritchard	Company Secretary	Central record requirements included
Partners of the Partnership Council	Various	Policy review & feedback

Document Sign Off

Name	Role	Date
PGPRC	Sub Committee of GEM	June 2019
Audit Committee	Sub Committee of the Board	June 2019

Audit Committee	Sub Committee of the Board	September 2019
Audit Committee	Sub Committee of the Board	June 2020

Committee Approval (where required)

Version	Committee	Notes/Caveats	Date
1.9	PGPRC		14/06/2019

Next review due

Frequency	Annual or upon significant change	Next review date	June 2021
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INTRODUCTION

Our position

We want our employees and stakeholders, such as our suppliers to work in an environment that's open, safe and legally compliant and to be confident that any serious concerns of unethical or unlawful activity that they raise will be investigated and dealt with quickly and fairly.

The Public Interest Disclosure Act (PIDA) 1998 and the Enterprise and Regulatory Reform Act 2013 give general statutory protection against recrimination and/or dismissal to employees, agency staff and independent contractors who choose to speak out, blow the whistle/raise concerns about their employer's fraudulent, criminal or dangerous activities (this is known as a 'protected disclosure'), where they have a reasonable belief that this would be in the public interest

SCOPE

Who is covered

This policy applies to **all Wesleyan Assurance Society employees, including subsidiary company employees, employees at companies to which we outsource our operations and any agency workers or contractors who are engaged by the business** and who have grounds for believing that malpractice has occurred, is occurring or is likely to occur in connection with our business, whether on the part of another employee or any other person. Use of the term 'colleagues' in this document refers to all those covered under the policy as described above.

What is covered

For example, this includes:

- ▶ a criminal offence
- ▶ a failure to comply with a legal obligation
- ▶ a miscarriage of justice
- ▶ putting the health and safety of an individual in danger
- ▶ breach of the financial regulations (including FCA Conduct Rule breaches)
- ▶ a breach of the Society's policies or procedures
- ▶ a conflict of interest
- ▶ behaviour that harms or is likely to harm the reputation or financial well-being of the Society, which also includes potential harm to our customers.

What isn't covered

Personal grievances (for example harassment or bullying) are not covered by whistleblowing law, unless it is in the public interest, however should still be reported via the relevant channels (HR policies).

REPORTING CONCERNS

What to do if you have a concern

If you have a concern, who you raise it with will depend on the nature and sensitivity of the concern. Usually you would raise it with your Line Manager who will discuss it with you. You should also consider whether the concern would be better raised through the Grievance process, but still 'speak up' if these routes have been exhausted.

We wish to encourage an environment where colleagues feel able to discuss concerns face to face without the concern of repercussion, but we recognise that in some instances you may not feel able to discuss your concern with your Line Manager.

You can therefore raise an issue directly, to any of the following, either in writing, by calling or emailing:

		
<p>Roger Dix Chief Risk Officer roger.dix@wesleyan.co.uk 07854 653312 0121 200 9002</p>	<p>Lisa Perkins Head of HR Operations lisa.perkins@wesleyan.co.uk 0121 200 9404 07785 778338</p>	<p>Robert Ralph Head of Internal Audit Robert.Ralph@wesleyan.co.uk 0121 200 9172</p>
		
<p>Selena Pritchard Company Secretary selena.pritchard@wesleyan.co.uk 07534 013385 0121 200 9165</p>	<p>Andrew Neden Society Audit Committee Chair and Non-Executive Director andrew.neden@wesleyan.co.uk mobile: 07710 662741</p>	<p>Jeremy Brettell Wesleyan Bank Audit Committee Chair and Non-Executive Director mobile: 07899 890 916</p>
<p> Alternatively, if you would like to speak anonymously to someone external to the company, you can contact Safecall, an independent third party, who can be contacted on 0800 915 1571 and are available 24 hours a day, 7 days a week.</p>		

Whistleblowing Champion

All reports will be submitted to **Andrew Neden**, who is the Group's designated **Whistleblowing Champion**. He will then arrange for the matter to be investigated further. Anonymity will be protected, however please see '[What will happen if I raise a concern](#)' for information on where this may not remain so, if part of a HR related investigation.

The role as a Whistleblowing Champion is to oversee the integrity, independence and effectiveness of internal whistleblowing arrangements, including those intended to protect whistle-blowers from recrimination. We will make every effort to ensure that you don't suffer any detriment because of the disclosure of information under this policy.

Available External Support

- ▶ You may also contact the **Employee Assistance Programme (EAP)** which is a free, confidential helpline either by phone or online. Further information is available on the Intranet and the contact number is **0800 282193**. The Employee Assistance Programme is there to provide you with support, information and expert advice.
- ▶ You can also disclose a concern directly to the regulators, Financial Conduct Authority (FCA) or to the Prudential Regulation Authority (PRA). The FCA and PRA are the prescribed bodies for concerns about the conduct of funds, markets, firms and individuals subject to the Financial Services and Markets Act including banks, investment or insurance businesses and mutual societies.

The FCA can be contacted on:

call: 020 7066 9200
 email: whistle@fca.org.uk
 write to: Intelligence Department (Ref PIDA), Financial Conduct Authority,
 12 Endeavour Square London, E20 1JN

The FCA also provides support to Whistle-blowers. Details of the service they provide can be found on their [website](#).

<https://www.fca.org.uk/firms/whistleblowing/our-role>

Contact the PRA for any wrongdoing related to prudential regulation issues. The PRA can be contacted on:

call: 0203 461 8703
 email: PRAwhistleblowing@bankofengland.co.uk
 write to: Confidential Reporting (Whistleblowing), PRA CSS, 20 Moorgate, London, EC2R 6DA

Further details can be found on their [website](#). <https://www.bankofengland.co.uk/prudential-regulation/whistleblowing-and-the-pra>

What will happen if you raise a concern

Once a concern or disclosure has been raised, the Whistleblowing Champion, will contact the Group Chief Executive, or the Chair of the Society as appropriate and the investigation by a designated (independent) person(s) will begin.

Your identity will be kept anonymous at this stage unless we have your agreement to disclose it or:

- ▶ Where the designated person(s) is under a legal obligation to do so;
- ▶ The matter has become public knowledge, or

On a strictly confidential basis to a solicitor for the purpose of obtaining legal advice

You shall not be required to take part in any enquiry or investigation by us unless you consent, unless we have reason to believe that you are involved in misconduct or malpractice. Where you take part in any enquiry or investigation this will be on an open basis, but the designated person(s) will use his or her best endeavours to ensure that confidentiality is respected.

Please note that if you 'speak up' about issues that fall under the Grievance Policy or Anti Bullying and Harassment Policy, it may be necessary for you to waive your right to anonymity for us to carry out further investigations.

Any documents including files, CCTV computer files or copies of emails in relation to the matter shall be kept by the designated person(s)¹ in a secure place and only the designated person(s) shall have access to them.

Where possible, the designated person(s) will arrange to formally meet you to obtain detailed information regarding the alleged malpractice and to advise you of further steps to be taken. Where possible, this meeting will be held within 5 working days of receiving the issues you have raised. You may be accompanied at such a meeting by a fellow employee, trade union official or Staff Association member of your choice.

- ▶ Where you are accompanied by a fellow employee, trade union official or Staff Association representative you will be responsible for ensuring that your companion keeps the matter strictly confidential unless required by law or until the matter becomes public knowledge.

As soon as practicable after the disclosure or meeting has taken place the designated person(s) will recommend further action where appropriate. Such recommendation may include one or more of the following:

- ▶ Carry out a further detailed internal investigation or arrange for an appropriate third party (e.g. FCA) to carry out an external investigation
- ▶ Inform the appropriate authority – for example, FCA, the Health and Safety Executive
- ▶ Inform the Police

¹ For example, police and/or solicitor

The designated person(s) will not recommend further action if they are:

- ▶ Not satisfied that you have a reasonable belief that malpractice has occurred, is occurring or is likely to occur; or
- ▶ Not satisfied that you are acting in good faith; or
- ▶ The matter raised is already the subject of legal action or has been referred to the police or appropriate authority; or
- ▶ The matter is already the subject of other Employer investigations.

Any recommendations by the designated person(s) will be discussed with the Whistleblowing Champion. They will also be discussed with the Group CEO and/or Chair without disclosing your identity, if you have requested anonymity. The Group CEO and/or Chair will ensure that the recommendations are implemented.

Once the recommendations have been agreed you will be advised of this in writing by the designated person(s). If it is decided that no action is to be taken you will be informed of the reasons for this in writing. Where reasonably practicable, the designated person(s) will respond in writing within 10 working days of the meeting.

After discussion with the CEO, the designated person(s) will be responsible for contacting the appropriate authority or Police to inform them of the malpractice if appropriate.

The Company Secretary maintains a central record of any whistleblowing and must be kept informed of any occurrences (regardless of outcome).

What if you don't feel your concerns have been addressed?

If you're unhappy about our handling of your concerns or the outcome of any subsequent actions we may take, or you believe you will be or have been subjected to unfair treatment because of the disclosure, you may raise the matter confidentially with the **Whistleblowing Champion** or with the Chair, **Nathan Moss**. This can be done either in writing or by email.

You may also at this stage disclose the matter to a solicitor of your choice for the purpose of taking legal advice.

You may take the above action if you have reasonable grounds to believe that:

- ▶ The designated person (s) was/were involved in the alleged malpractice
- ▶ The designated person(s) has/have not investigated the matter thoroughly
- ▶ You disagree with the conclusion
- ▶ You will be and/or have been subjected to detriment as a result of making the disclosure

Our commitment to protect you

We wish to emphasise that you will not be subjected to adverse repercussions from raising your concern. There is an assumption that all disclosures are made in good faith and once raised will be taken seriously. All colleagues are encouraged to speak out about anything they see or hear as outlined in the Policy.

Any allegation of recrimination will be taken very seriously and anyone found to have taken recriminating actions against a whistle-blower will be subject to disciplinary procedures. This is considered Gross Misconduct which could lead to dismissal.

Periodic checks and reviews of our policy and process will be undertaken to ensure our systems and controls remain effective. These reviews will:

- ▶ draw upon relevant resources prepared by whistleblowing charities or other recognised standards setting organisations;
- ▶ our regulators and
- ▶ include consultation with our colleagues

Related Policies / further guidance

- Grievance Policy
- Anti-Bullying & Harassment Policy
- Employee Conduct Policy (which includes our Ethical Code)
- Appendix A – Employee & Manager Guide
- Appendix B – Record of whistleblowing



APPENDIX A – Employee & Manager guide

i Consider whether the concern/disclosure falls within the *Anti-Bullying and Harassment Policy* or *Grievance Policy*.

Grievance

Tends to be an issue about employment rights. The employee wishes to complain about their treatment. They have a personal interest in ensuring the issue is addressed. Refer to the *Grievance Policy* for further information.

Protected Disclosure

Tends to be about malpractice or serious wrongdoing such as dangerous or criminal activity which affects others. The employee reporting a concern must reasonably believe the disclosure relates to past, present or likely future wrongdoing.

Grievance vs Disclosure

Here is some guidance for colleagues on how to capture the information the right way;

- You should believe your information is substantially true (suspicion is not enough)
- Keep a note of raising your concerns, perhaps by an email afterwards stating you are raising concerns in line with the (relevant) Policy
- Keep a record of dates of meetings and what was discussed
- If you do not get a satisfactory response, escalate your concern
- Seek guidance from HR or individuals as per the section 'Reporting Concerns' in the *Speak Out Policy*

Types of concerns & how to raise them

- Physical or emotional abuse (*Anti bullying & Harassment*)
- Bullying (*Anti bullying & Harassment*)
- A danger to health & safety of an individual (*Speak Out Policy*)
- Theft, fraud or bribery (*Speak Out Policy*)
- Abuse of power, position or authority (*Speak Out Policy*)
- Failure to treat people with dignity (*Speak Out Policy*)
- Concerns about how a customer is being treated or potential harm to a customer (*Speak Out Policy*)
- A conflict of interest (*Speak Out Policy*)
- Deliberate attempt to conceal any of the above (*Speak Out Policy*)

LINE MANAGERS

As a line manager your team member will discuss matters with you on a daily basis and may confide in you about an act or concern about unethical or unlawful activity. You have a responsibility to recognise and acknowledge this information and act accordingly, whether this be escalation, recognising a potential 'whistleblowing offence' or following up on a disclosure via the right channels (other Policies).


Line managers should recognise whether the issue is a grievance or a disclosure and advise as appropriate.

A Manager's Role

- Listen carefully and respect the employee's belief
- Keep an open mind... (it does not mean you are 'bad' manager if they were not aware of the issue)
- Respond and reassure
- Respect confidentiality – but explain limitations
- Offer support (and consider the support available as appropriate i.e. Occupational Health, Employee Assistance Programme etc.)
- Assess the facts
- Decide the way forward
- Follow the *Speak Out Policy*
- Maintain good communication with the employee and keep up to date with progress
- Act fairly
- Seek advice and support from HR, or individuals as per the section 'Reporting Concerns' in the Speak Out Policy
- Keep clear records
- Follow up agreed actions and keep the individual up to date

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Line managers should recognise whether the issue is a grievance or a disclosure and advise as appropriate.

 Contact [Company Secretary](#) or [Whistleblowing Champion](#) if you need further guidance and/or [Safecall](#) an independent third party, who can be contacted on **0800 915 1571** and are **available 24 hours a day, 7 days a week**.

APPENDIX B – RECORD OF WHISTLEBLOWING

To ensure compliance with the [Speak Out Policy](#) and record keeping requirements, a central record is maintained by the Company Secretary and should capture instances *and* outcomes. This template should be completed to capture any instances of an individual 'speaking out' and actions carried out.

Please complete the following and return to the <i>Whistleblowing Champion</i>	
1) Date of notification:	
2) Method:	
3) Notified to:	
4) Individual's name, role, department, manager:	
5) Overview of incident/issue(s): <i>(continue overleaf required)</i>	
6) Describe next steps... <i>(continue overleaf required)</i>	

Please complete the following and return to the *Whistleblowing Champion*

7) Outcome (including date)

Additional information (if required), include Section number these notes relate to:

8. Feedback to individual:

There is a require for the individual who has 'spoke out' to be kept informed of decisions, actions and outcomes.