



Frequently asked questions

Can I use the whistleblowing service?

You are welcome to use the service if you currently have or previously had a professional relationship with a **participating bank**. This means having been:

- employed by a bank
- contracted by or seconded to a bank, including service providers
- involved in a bank's management (eg a board director)
- volunteering with a bank.

Is the service free?

Yes, the service is free to whistleblowers. We are funded by banks but are independent of them.

Do I need proof of wrongdoing?

No, we can help even if you just suspect wrongdoing is occurring. We will ask you if you believe what you tell us is true or likely to be true.

Can I submit my concerns anonymously?

Yes, we respect your choice to report concerns anonymously. You can submit our form without providing any personal details. You can choose to communicate with us via our **anonymous contact link** if you wish to maintain your anonymity but remain in contact with us.

Who investigates my concerns?

Your concerns will be passed to the bank's nominated whistleblowing representative for review and likely investigation. Some banks also employ an external agency to review whistleblowing reports if a whistleblower is unhappy with the bank's investigation. For more information on your bank's process, please contact us.

Will the bank always investigate?

Your bank may choose not to investigate if it has previously considered the matter, lacks sufficient information or the matter is not a whistleblowing concern. We expect banks to conduct a review of your concerns as soon as practicable and tell us whether it will investigate.

Do I need to raise my concerns with my bank before contacting you?

No, we provide an alternative reporting channel to approaching the bank directly.

When should I use this service instead of going direct to my bank?

Use this independent channel if you would prefer to. Our service provides a layer of separation between you and the bank. We know that blowing the whistle on bad behaviour can be stressful, and not all whistleblowers will feel confident approaching their bank directly. Or, whistleblowers may not feel it is appropriate to approach the bank directly (for example, if concerns relate to a bank covering up wrongdoing). We can help guide the process and report concerns on your behalf without sharing your identity.

What legal protections exist for whistleblowers?

In New Zealand, the **Protected Disclosures Act 2000** (PDA), commonly known as the Whistleblower's Act, supports the reporting and investigation of "serious wrongdoing" in organisations. The PDA also protects whistleblowers – the people reporting these matters. The anti-victimisation provision under Section 66 of the **Human Rights Act 1993** makes it unlawful for any person to treat or threaten to treat a person less favourably than others in substantially similar circumstances because that person has made, or intends to make, a report under the PDA. Reports to the service may, but do not need to, amount to serious wrongdoing under the PDA.