

## Whistleblowers Policy

November 2025

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## 1. Introduction

### 1.1 Purpose

The purpose of this Whistleblowers Policy ('the Policy') is to:<sup>1</sup>

- Provide the procedures for whistleblowers who make disclosures under the Corporations Act.
- Encourage whistleblowers to disclose information to an eligible recipient (see Definitions) if they have reasonable grounds to suspect that the information concerns misconduct, or an improper state of affairs, of the Fund or the Trustee.
- Demonstrate the Trustee's commitment to managing matters of misconduct.
- Protect whistleblowers who disclose misconduct, without fear of dismissal, victimisation or other detriment.
- Ensure that matters of misconduct are identified and dealt with appropriately and on a timely basis.

### 1.2 Scope

This Policy applies to all employees, officers and in some cases, third parties who become aware of wrongdoing in relation to the Trustee that is reportable under this Policy.

## 2. Roles and Responsibilities

### 2.1 Board

The roles and responsibilities of the Board in respect of this Policy include:

- Oversight and application of this Policy.

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<sup>1</sup> RG 270.40

- Authorise any variations to this Policy.
- Review any material incidents reported under this Policy and receive periodic updates on reported matters.
- Appointing an independent third party to formulate appropriate response to findings where the subject of the investigation is the Chair of the Board

## **2.2 Audit and Risk Committee**

The roles and responsibilities of the Committee in respect of this Policy include:

- Review this policy and recommend to the Board for approval.
- Review any material incidents reported under this Policy and receive periodic updates on reported matters.

## **2.3 Chief Executive Officer (CEO)**

The roles and responsibilities of the CEO in respect of this Policy include:

- Decide on an appropriate response to the findings in the Investigations Report presented by the Whistleblower Investigations Officer (WIO). This may include addressing any unacceptable conduct and taking remedial action to prevent any future occurrences of the same misconduct.

Where the subject of the investigation is the CEO or a Director, then the above will be the Chair's responsibility. Where the subject of the investigation is the Chair, the Trustee may appoint an independent third party to fulfill the above responsibilities.

## **2.4 Executive Manager, Governance, Risk and Compliance (EM, GRC)**

The EM GRC has senior executive responsibility for the implementation and monitoring of the whistleblower policy and processes. The EM GRC is responsible for:

- Managing the Whistleblower Program.
- Escalating issues raised by Whistleblowers in accordance with this policy.
- Reviewing reports received from the Whistleblower Hotline and appointing a Whistleblower Investigation Office (WIO).
- Reporting to the Board on incidents reported under this policy, including the results of any investigations and any action taken.
- Co-ordinating a whistleblower training program.
- Monitoring and assessing the effectiveness of the Whistleblower Hotline.

## **2.5 Employees**

The roles and responsibilities of all employees is to have read and understood the requirements of this Policy. Employees are also required to complete the mandatory refresher training annually.

## 2.6 Eligible Recipient

Eligible Recipients (as defined in Section 4.3 of this policy) are responsible for:

- Receiving and referring whistleblower disclosures in accordance with this policy so that concerns can be assessed and, if appropriate, investigated.
- Completing Whistleblower training annually or as otherwise reasonably directed by the Trustee.

## 2.7 Whistleblower Protection Officer

The roles and responsibilities of the WPO, designated Trustee representative, in respect of this Policy include:

- Protect and safeguard the interests of whistleblowers.
- Review and escalate issues raised by the whistleblowers.

The WPO may be an external party appointed by the Trustee.

## 2.8 Whistleblower Investigations Officer

The roles and responsibilities of the WIO, designated Trustee representative, in respect of this Policy include:

- Conduct preliminary investigations into disclosures made by a whistleblower.
- Investigate the substance of the complaint to determine whether there is evidence in support of the matters raised or, alternatively, to refute the disclosure made.

## 3. Principles

The key principles that govern the Trustee's approach to the whistleblowers' regime are:

- The Trustee understands that whistleblowers play an important role in identifying and calling out misconduct that may harm consumers and the community and takes its responsibility very seriously.
- The Trustee must encourage those who become aware of wrongdoing to come forward with their concerns, while offered the necessary protection under law.
- The Board of the Trustee is ultimately responsible for the Whistleblower Policy as part of the broader risk management and corporate governance framework.
- The Trustee regularly reviews the Policy to meet regulatory requirements and best industry practice, considering the size and nature of the organisation.

## 4. Policy Requirements

### 4.1 Am I eligible to make a report under this policy?<sup>2</sup>

An Eligible Whistleblower in relation to the Trustee is an individual who is, or has been, any of the following:<sup>3</sup>

- An officer of the Trustee (including directors and senior managers)
- An employee of the Trustee
- A supplier of goods or services to the Trustee (paid or unpaid) or their employees
- An associate of the Trustee (including directors or employees of a subsidiary company)
- An individual or an officer of a custodian or investment manager of the Trustee
- A relative or dependant or spouse of an individual of all of the above categories.

### 4.2 What can I report under this policy?<sup>4</sup>

The types of wrongdoing that can be reported under this Policy, and that qualify for protection under the Corporations Act, are referred to as 'disclosable matters'.

All whistleblowers are encouraged to disclose information to an *eligible recipient* (see section 4.3) if they have reasonable grounds to suspect that the Trustee, or an employee of the Trustee, has engaged in misconduct, an improper state of affairs or circumstances, or conduct that:

- is an offence under any law under APRA's or ASIC's supervision, including the Corporations Act, SIS Act, and Life Insurance Act.
- represents a danger to the public or financial system.
- is a Commonwealth law offence punishable by at least one year's imprisonment.
- is prescribed by regulation.

'Reasonable grounds to suspect' means that a reasonable person in the whistleblower's position would also suspect the information indicates misconduct or a breach of the law. This means that the whistleblower does not have to be correct or have conclusive evidence in their suspicion. Instead, it's about whether the suspicion is objectively reasonable or not baseless.

The following list provides examples of disclosable matters which may be considered misconduct and which should be reported under this Policy, whether actual or suspected:<sup>5</sup>

- Information indicating that a person does not meet the Trustee's Fit and Proper criteria.
- Information that the Trustee has not complied with SPS 520 – Fit and Proper.

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<sup>2</sup> RG 270.42

<sup>3</sup> RG 270.44

<sup>4</sup> RG 270.48; RG 270.51

<sup>5</sup> RG 270.55

- Dishonest, fraudulent, corrupt or unlawful conduct or practices.
- Misleading or deceptive conduct, including conduct which amounts to failure to comply with statutory accounting and reporting requirements.
- Money laundering and offences involving terrorism financing.
- Coercion, harassment or discrimination by, or affecting, any employee of the Trustee or its affiliates.
- Serious exploitation of staff that would be considered as modern slavery practices under the *Modern Slavery Act 2018*.
- Conduct endangering the health and safety of any person which has been reported to management but not acted upon.
- An “emergency disclosure” or “public interest disclosure” made to a journalist or a parliamentarian (see section 4.2.2 below).
- Any action taken against, or harm suffered by a person as a result of making a report under this Policy.

A matter may be a disclosable matter even if the conduct involved does not contravene any particular law.<sup>6</sup>

Information that suggests a significant risk to public safety or the stability of, or confidence in, the financial system is a disclosable matter, even if it does not involve a breach of a particular law.<sup>7</sup>

Disclosures that are not about disclosable matters do not qualify for protection under the Corporations Act.<sup>8</sup>

Disclosures made to a legal practitioner for the purposes of obtaining legal advice or legal representation in relation to the whistleblower provisions are protected, even if the practitioner concludes that the disclosure is not a “disclosable matter”.<sup>9</sup>

Similarly, disclosures to regulatory and other external bodies, and public interest and emergency disclosures made in accordance with the Corporations Act are also protected.<sup>10</sup>

#### **4.2.1 Are personal work-related grievances covered?**

Personal, work-related grievances do not qualify for protection under the Corporations Act and are generally not covered under this Policy, unless victimisation (such as threatening to cause detriment to another person), is involved.<sup>11</sup>

Examples of personal, work-related grievances may include:<sup>12</sup>

- An interpersonal conflict between the whistleblower and another employee.
- A decision that does not involve a breach of workplace laws.

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<sup>6</sup> RG 270.56

<sup>7</sup> RG 270.56

<sup>8</sup> RG 270.49

<sup>9</sup> RG 270.72

<sup>10</sup> RG 270.89

<sup>11</sup> RG 270.60 & RG270.62

<sup>12</sup> RG 270.61

- A decision about the engagement, transfer or promotion of the whistleblower.
- A decision about the terms and conditions of engagement of the whistleblower.
- A decision to suspend or terminate the engagement of the whistleblower, or otherwise to discipline the whistleblower.

#### **4.2.2 What are Public Interest and Emergency Disclosures?**

A “public interest disclosure” is the disclosure of information to a journalist or a parliamentarian, where:

- (a) at least 90 days have passed since the discloser made the disclosure to ASIC, APRA or another Commonwealth body prescribed by regulation;
- (b) the discloser does not have reasonable grounds to believe that action is being, or has been taken, in relation to their disclosure;
- (c) the discloser has reasonable grounds to believe that making a further disclosure of the information is in the public interest; and
- (d) before making the public interest disclosure, the discloser has given written notice to the body to which the previous disclosure was made (see (a) above) that:
  - (i) includes sufficient information to identify the previous disclosure; and
  - (ii) states that the discloser intends to make a public interest disclosure.

An “emergency disclosure” is the disclosure of information to a journalist or parliamentarian, where:

- (a) the discloser has previously made a disclosure of the information to ASIC, APRA or another Commonwealth body prescribed by regulation;
- (b) the discloser has reasonable grounds to believe that the information concerns a substantial and imminent danger to the health or safety of one or more persons or to the natural environment;
- (c) before making the emergency disclosure, the discloser has given written notice to the body to which the previous disclosure was made (see (a) above) that:
  - (i) includes sufficient information to identify the previous disclosure; and
  - (ii) states that the discloser intends to make an emergency disclosure; and
- (d) the extent of the information disclosed in the emergency disclosure is no greater than is necessary to inform the journalist or parliamentarian of the substantial and imminent danger.

If the whistleblower goes public with their concerns in another way, such as by posting on social media, they will not be protected.

#### **4.3 Who can I make a report to?**

To qualify for whistleblower protections, the whistleblower should report their concerns to people who can directly receive disclosures (referred to as ‘eligible recipients’).

An eligible recipient includes:<sup>13</sup>

- APRA
- ASIC
- Any Commonwealth body prescribed by regulation
- An officer of the Trustee (Executive or Company Secretary)
- An auditor (internal or external), or a member of an audit team conducting an audit of the Trustee
- An actuary of the Trustee
- A Director of the Trustee
- A person authorised by the Trustee to receive disclosures of misconduct
- A senior manager of the whistleblower who is an employee of the Trustee
- A lawyer for the purpose of legal representation regarding the whistleblower
- A parliamentarian or a journalist (where it is a public interest or emergency disclosure).<sup>14</sup>

"Public interest disclosures" and "emergency disclosures" are generally serious matters. Where a whistleblower is considering such a disclosure, as a first step, they must satisfy the criteria in section 4.2 and they should contact an independent legal adviser to discuss the matter.<sup>15</sup>

See section 8 – Procedures for contact information.

#### **4.4 How do I qualify for protection?**<sup>16</sup>

Persons qualify for whistleblower protection if:

- they are an eligible whistleblower (see section 4.1).
- the disclosure is made to an eligible recipient (see section 4.3).
- the disclosure is made in respect of suspected misconduct or an improper state of affairs and meets the definition of a disclosable matter (see section 4.2).

A person making a disclosure can still qualify for protection even if their disclosure turns out to be incorrect.<sup>17</sup>

Subject to the exceptions in section 4.8 of this Policy, anyone who discloses the identity of a whistleblower, or who discloses information likely to lead to the identification of a whistleblower, faces a civil or criminal penalty. Complaints about breaches of confidentiality may be made to any party listed in section 4.4. Complaints can at any time be lodged with a regulator such as APRA, ASIC or the ATO.<sup>18</sup>

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<sup>13</sup> RG 270.64, RG 270.65, RG 270.69

<sup>14</sup> RG 270.74

<sup>15</sup> RG 270.75 to RG 270.78

<sup>16</sup> RG 270.45, RG 270.47

<sup>17</sup> RG 270.57

<sup>18</sup> RG 270.94

The information received from the whistleblower may be disclosed if it is reasonably necessary to investigate the information, and if reasonable steps are taken to reduce the risk that the whistleblower will be identified if the information is disclosed.

#### 4.5 What are the protections available if I qualify?

The following protections apply to whistleblowers where the criteria are met under section 4.4. These protections do not grant immunity for any misconduct you may have engaged in that is revealed in your disclosure.<sup>19</sup>

##### 4.5.1 Confidentiality

The Trustee has a legal obligation to protect the confidentiality of a discloser's identity, should the individual request confidentiality. This includes disclosing information that is likely to lead to the identification of the discloser.

Where a whistleblower has identified themselves, the Trustee has a legal obligation to protect their confidentiality<sup>20</sup> unless the disclosure is:<sup>21</sup>

- with the consent of the discloser
- to ASIC, APRA, or a member of the Australian Federal Police
- to a person or body prescribed by regulations, or
- to a legal practitioner, for the purposes of obtaining legal advice or legal representation about the whistleblower provisions in the Corporations Act.

Whistleblowers are not obliged to disclose their identity.<sup>22</sup> Disclosures that are made anonymously are still protected under the Corporations Act.<sup>23</sup> This can apply while making the disclosure, during the investigation, and after the investigation is finalised.<sup>24</sup>

Subject to the above exceptions, no person can disclose the identity of a whistleblower, or information that is likely to lead to the identification of the disclosure.<sup>25</sup> Each person involved in handling the disclosure will be reminded about confidentiality requirements, including that an unauthorised disclosure of the whistleblower's identity may be a criminal offence.<sup>26</sup>

The only situations where a person can disclose information contained in a disclosure with or without the whistleblower's consent is where:<sup>27</sup>

- The information does not include the whistleblower's identity.
- The Trustee has taken all reasonable steps to reduce the risk that the whistleblower will be identified from the information.
- It is reasonably necessary for investigating the matter.

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<sup>19</sup> RG 270.105

<sup>20</sup> RG 270.90

<sup>21</sup> RG 270.92

<sup>22</sup> RG 270.88 (a)

<sup>23</sup> RG 270.83

<sup>24</sup> RG 270.84

<sup>25</sup> RG 270.91; RG 270.118

<sup>26</sup> RG 270.108

<sup>27</sup> RG 270.93; RG 270.118

#### 4.5.2 Protection from Victimisation

The Corporations Act makes victimisation of whistleblowers a crime.<sup>28</sup> Someone who suffers damage as a result of victimisation may be entitled to seek compensation through the Courts.<sup>29</sup> With some limited exceptions, whistleblowers are protected from an award of costs against them where they seek compensation.<sup>30</sup> Whistleblowers are encouraged to seek independent legal advice.<sup>31</sup>

A person cannot engage in victimising conduct if that person suspects that a whistleblower has made, or intends to make, a disclosure that qualifies for protection.<sup>32</sup>

Victimising conduct includes:<sup>33</sup>

- Dismissal from the whistleblower's position
- Injury
- Demotion or adjusting the position or employment duties to the whistleblower's disadvantage
- Discrimination
- Harassment, persecution or intimidation
- Psychological harm
- Damage to the whistleblower's property, reputation or business / financial position
- Detrimental acts or omissions<sup>34</sup>
- Other damage to a person.

Threats, whether expressed or implied, conditional or unconditional, to carry out any of the above behaviours are regarded as victimising conduct.<sup>35</sup>

Any employee, director, contractor or consultant who is found to have partaken in victimising conduct by reason of their status as a whistleblower may be subjected to civil penalties or criminal prosecution, and/or internal disciplinary measures.

A whistleblower that reports eligible disclosures, provided he or she has not been involved in the misconduct reported, will not be penalised or personally disadvantaged because they have reported a matter.

A whistleblower who has been involved in the reported misconduct may be provided with immunity or due consideration from the Trustee initiated disciplinary proceedings, by agreement with the Trustee. However, the Trustee has no power to provide immunity from criminal prosecution.

A whistleblower who believes he or she, or his or her family, has been subject to victimising conduct by reason of their status as a whistleblower, should immediately

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<sup>28</sup> RG 270.41

<sup>29</sup> RG 270.95, RG 270.102

<sup>30</sup> RG 270.88 (c)

<sup>31</sup> RG 270.103

<sup>32</sup> RG 270.96

<sup>33</sup> RG 270.98; RG 270.99

<sup>34</sup> RG 270.88 (b)

<sup>35</sup> RG 270.97

report the matter to the WPO. Where an incident of this nature occurs, the HR, Psychosocial Policies and Code of Conduct will apply.<sup>36</sup>

In addition, the whistleblower may seek independent legal advice or contact regulatory bodies such as ASIC, APRA or the ATO if they believe they have suffered detriment as a result of the disclosure.<sup>37</sup>

#### **What is not 'victimisation'**<sup>38</sup>

The following behaviours are not regarded as victimisation, provided they are not related to, or a result of, a whistleblower's disclosure or intended disclosure:

- Reasonable actions arising from performance appraisals
- Ongoing meetings to address underperformance
- Counselling or disciplining a worker for misconduct
- Modifying a worker's duties including transferring or re-deploying staff
- Investigating complaints
- Denying a worker a benefit in relation to their employment, or
- Refusing an employee permission to return to work due to a medical condition.

#### **4.5.3 Compensation and other remedies**

An Eligible Whistleblower can seek compensation and other remedies through the courts if:

- They suffer loss, damage or injury because of a disclosure; and
- The Trustee failed to take reasonable precautions and exercise due diligence to prevent the detrimental conduct.

#### **4.5.4 Civil, criminal and administrative liability protection**<sup>39</sup>

An Eligible Whistleblower may also be entitled to:

- Protection from civil liability, for example, any legal action against you for breach of an employment contract, duty of confidentiality or another contractual obligation.
- Protection from criminal liability, for example, attempted prosecution for unlawfully releasing information, or other use of the disclosure against you in a prosecution (other than for making a false disclosure).
- Protection from administrative liability, for example, disciplinary action for making the disclosure.

A person is not excused from complying with a requirement under the SIS Act or the *Financial Sector (Collection of Data) Act 2001* to give information to APRA on the ground that doing so would tend to incriminate the person or make the person liable to a penalty.

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<sup>36</sup> RG 270.106; RG 270.109

<sup>37</sup> RG 270.110

<sup>38</sup> RG 270.100

<sup>39</sup> RG 270.104

However, any information given by an individual in compliance with the requirement may not be admissible in evidence against the individual.

#### **4.6 Document Retention and Confidentiality<sup>40</sup>**

All information, documents, records and reports relating to the investigation of a reported misconduct will be confidentially stored and retained in an appropriate and secure manner.

Access to information relating to the investigation will be limited to those involved in managing the investigation.

#### **4.7 Access to Whistleblower Policy<sup>41</sup>**

The Trustee is committed to promoting this Policy and will ensure it is provided to all new employees as part of their induction process.

Regular refresher sessions are held as part of employee professional development training.

#### **4.8 Tax whistleblower matter and issues**

The ATO has separate arrangements to protect tax whistleblowers who disclose information regarding tax avoidance behaviour and other tax issues about an entity. For more information about the tax whistleblower arrangements including qualifying for protection, information that can be disclosed, how tax whistleblowers are protected, and how to make a disclosure see [ato.gov.au/general/gen/whistleblowers/](https://ato.gov.au/general/gen/whistleblowers/)

### **5. Reporting and Monitoring**

The EM, GRC will report on an annual basis the number of disclosable matters reported and the number of Investigations Reports to the Committee.

The EM, GRC will also confirm that the confidentiality and whistleblower protections have been complied with as outlined in this Policy.

All investigation outcomes will be reported to, and monitored by, the Committee.

### **6. Document Review**

The Whistleblower Policy will be reviewed biennially, or earlier if changes in legislation or business operations warrant a review. Any variation to this Policy must be authorised by the Board.

### **7. Procedures**

#### **7.1 Making a disclosure<sup>42</sup>**

If you wish to speak up under this Policy, you may raise your concern through one of the following disclosure mechanisms are available:<sup>43</sup> When using any of these channels, please be specific and provide sufficient detail to enable your concern to be investigated.

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<sup>40</sup> RG 270.123, RG 270.124

<sup>41</sup> RG 270.128, RG 270.129, RG 270.131

<sup>42</sup> RG 270.79 & RG 270.82

<sup>43</sup> RG 270.64 & RG 270.80

### 7.1.1 Internal disclosure

Whistleblowers may wish to discuss the matter informally with the Chair, CEO or an Executive first to determine whether misconduct or an improper state of affairs in relation to the Trustee, has occurred.

This is an opportune time to clarify the matter, ask questions and become familiar with the process. Discussions, and the identity of the whistleblower, must be kept confidential.

### 7.1.2 Whistleblower hotline

This is a confidential 24-hour service managed externally.

A whistleblower may choose to remain anonymous. However, it is advisable for the whistleblower in these cases to maintain ongoing two-way communication with the recipient, so follow-up questions and feedback can take place.<sup>44</sup> If the investigating officer is unable to communicate with the whistleblower, it may not be possible to continue with the investigation.<sup>45</sup>

Regulator	Contact details
Integrity Line	Email: <a href="mailto:reports@integrityline.com.au">reports@integrityline.com.au</a> (24/7) Phone: 1800 468 456 (Business hours)
Report via smartphone QR Code	

### 7.1.3 Reporting to the Regulators

The Whistleblower may disclose the matter directly to the relevant regulator. Each of them will receive and protect anonymous disclosures.

Regulator	Contact details
<a href="#">APRA</a>	Email: <a href="mailto:whistleblower@apra.gov.au">whistleblower@apra.gov.au</a> For a public interest disclosure: <ul style="list-style-type: none"> <li>Email: <a href="mailto:PID@apra.gov.au">PID@apra.gov.au</a></li> <li>Post: Mark all letters 'Confidential' and post to: General Counsel APRA</li> </ul>

<sup>44</sup> RG 270.84

<sup>45</sup> RG 270.119

Regulator	Contact details
	GPO Box 9836 Sydney NSW 2001
<a href="#">ASIC</a>	<ul style="list-style-type: none"> <li>• Online form</li> <li>• <a href="#">Other contact details</a></li> </ul>
<a href="#">ATO</a>	<ul style="list-style-type: none"> <li>• <a href="#">Online form</a></li> <li>• Phone: 1800 060 062</li> <li>• Post – Mark all letters ‘In confidence’ and post to: Australian Taxation Office Tax Integrity Centre PO Box 188 ALBURY NSW 2640</li> </ul>

#### 7.1.4 Other eligible recipients

Concerns may be reported to any Eligible Recipient as listed in Section 4.3 of this policy, verbally or in writing. When making a disclosure to an internal Eligible Recipient:

- Be clear that you are raising a concern under this policy.
- You consent to the Eligible Recipient to refer the report to the Whistleblower Hotline so it can be actioned in accordance with this policy.

#### 7.2 Managing Conflicts of Interest

The WIO will assess all Concerns for any potential, perceived or actual conflicts of interest. Where a conflict of interest is identified, steps will be taken to ensure the conflict is effectively managed. Disclosures for any potential, perceived or actual conflicts of interest during an investigation and will escalate when required. How conflicts (actual, perceived or potential) are managed is determined on a case-by-case basis but may involve removing the conflicted individual from any involvement in the matter (including any investigation) and/or outsourcing the investigation to an external investigator.

#### 7.3 Wellbeing support

Wellbeing support is available to everyone speaking up under this Policy, and action will be taken where wellbeing risks are identified. Confidential counselling support is available to all Eligible Persons and can be accessed through the Employee Assistance Program provided by Acacia.

#### **7.4 Feedback and Communication with the Whistleblower**

Where possible, and assuming the identity of the whistleblower is known, the whistleblower will be kept informed of the outcome of the investigation of his or her report, subject to privacy, legislation and confidentiality considerations.<sup>46</sup>

The frequency and timeframe of the updates will vary depending on the nature of the investigation.<sup>47</sup>

All whistleblowers must maintain confidentiality of all such reports and not disclose details to any person.

#### **8. Receiving a potential disclosure**

If you are an Eligible Recipient and you receive a concern that meets the criteria under section 4.2 this Policy, do not forward the concern to anyone. Instead, forward the concern to Whistleblower Hotline. You must keep the disclosure confidential, even after it has been referred to the Whistleblower Hotline.

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<sup>46</sup> RG 270.121

<sup>47</sup> RG 270.121