


006 – Whistleblowing Policy


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1. Policy Overview

1.1. Policy Statement


Trust Payments is committed to the highest standards of openness, probity, and accountability. An important aspect of accountability and transparency is a mechanism to enable employees and other members of the Company to voice concerns in a responsible and effective manner. It is a fundamental term of every contract of employment that an employee will faithfully serve their employer and not disclose confidential information about the employer’s affairs. Nevertheless, where an individual discovers information which they believe shows serious malpractice or wrongdoing within the organisation then this information should be disclosed internally without fear of reprisal, and there should be arrangements to enable this to be done independently of line management.

This policy is designed to enable employees of the Company to raise concerns internally and at a high level and to disclose information which the individual believes shows malpractice or impropriety. This policy is intended to cover concerns which are in the public interest and may at least initially be investigated separately but might then lead to the invocation of other procedures e.g., disciplinary.

It should be emphasised that this policy is intended to assist individuals who believe they have discovered malpractice or impropriety. It is not designed to question financial, or business decisions taken by the Company, nor should it be used to reconsider any matters which have already been addressed under harassment, complaint, disciplinary or other procedures.

1.2. Policy Elements

At Trust Payments, “whistleblowing” is the name given to the act of disclosure of information to the employer or relevant authority by an employee who knows, or suspects, that the organisation is responsible for or taking part in some wrongdoing.

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1.2.1. Qualifying Disclosure

A “qualifying disclosure” means a disclosure of information that you genuinely and reasonably believe is in the public interest and shows that the organisation has committed a “relevant failure” by:


- Financial malpractice, impropriety, or fraud
- Failure to comply with a legal obligation or Statutes
- Dangers to Health & Safety or the environment
- Committing a criminal offence
- Improper conduct or unethical behaviour
- Attempts to conceal any of these

These acts can be in the past, present, or future, so that, for example, a disclosure qualifies if it relates to environmental damage that has happened, is happening, or is likely to happen. Trust Payments will take any concerns that you may raise relating to the previous matters very seriously.

Should the concern not meet the requirement to be a qualifying disclosure, you should raise this under the company’s grievance policy. Where a concern is raised under the whistleblowing policy where it is not appropriate to do so, i.e. it relates to a personal grievance, the receiving manager will confirm that the matter will be addressed under the grievance policy.

1.3. Eligibility

All permanent employees of Trust Payments Group are eligible to the Whistleblowing policy.

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2. Safeguards

2.1. Protection

The Whistleblowing policy is designed to offer protection to those employees of the Company who disclose concerns provided the disclosure is made:

- In good faith
- In the reasonable belief of the individual making the disclosure that it tends to show malpractice or impropriety and if they make the disclosure to an appropriate person. It is important to note that no protection from internal disciplinary procedures is offered to those who choose not to use the procedure. In an extreme case, malicious or wild allegations could give rise to legal action on the part of the persons complained about.


Employees who follow the provided procedure and make qualifying disclosures are protected against dismissal or detriment by The Public Interest Disclosure Act 1998.

The Employment Rights Act 1996 provides protection for workers who ‘blow the whistle’ where they reasonably believe that some form of illegality, injustice or breach of health and safety has occurred or is likely to occur. The disclosure must be “in the public interest”. We encourage you to use the procedure to raise any such concerns.

Bullying, harassment, or any other detrimental treatment afforded to a colleague who has made a qualifying disclosure is unacceptable. Anyone found to have acted in such a manner will be subject to disciplinary action.

2.2. Confidentiality

The Company will treat all such disclosures in a confidential and sensitive manner. The identity of the individual making the allegation may be kept confidential so long as it does not hinder or frustrate any investigation. However, the investigation process may reveal the source of the information and the individual making the disclosure may need to provide a statement as part of the evidence required.

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2.3. Anonymous Allegations

This policy encourages individuals to put their name on any disclosures they make. Concerns expressed anonymously are much less credible, but they may be considered at the discretion of the Company.

In exercising this discretion, the factors to be considered will include:

- The seriousness of the issues raised
- The credibility of the concern
- The likelihood of confirming the allegation from attributable sources

2.4. Untrue Allegations


If an individual makes an allegation in good faith, which is not confirmed by subsequent investigation, no action will be taken against that individual. In making a disclosure the individual should exercise due care to ensure the accuracy of the information. If, however, an individual makes malicious or vexatious allegations, and particularly if he or she persists with making them, disciplinary action may be taken against that individual.

2.5. Communications and Training

Trust Payments will provide training and awareness to employees within their onboarding Compliance training, to ensure they understand the importance of whistleblowing and how to use the reporting mechanisms. Regular communication about the whistleblowing policy will be disseminated across the organisation.

2.6. Review and Update

This policy will be regularly reviewed and updated to ensure continued compliance with FCA regulations and any changes in the organisation's structure or processes.

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3. Procedure

3.1. Making a Disclosure & Whistleblowing Disclosure Form

Trust Payments advises the complainant, who wishes to make a disclosure, to complete the “Whistleblowing Disclosure Form” and send to the Chief Executive Officer as soon as possible.

On receipt of a complaint related to this policy, the member of staff who receives and takes note of the complaint must pass this information, as soon as is reasonably possible, to the appropriate designated investigating officer as follows:

- Complaints of malpractice will be investigated by the appropriate Director unless the complaint is against the Director or is in any way related to the actions of the Director. In such cases, the complaint should be passed to the Chief Executive Officer for referral.
- In the event of a complaint, which is any way connected with but not against the Director, the Chief Executive Officer will nominate a Senior Manager to act as the alternative investigating officer.
- Complaints against the Chief Executive Officer should be passed to the Board who will nominate an appropriate investigating officer.
- The complainant has the right to bypass the line management structure and take their complaint directly to the Chairman. The Board has the right to refer the complaint back to management if they feel that the management without any conflict of interest can more appropriately investigate the complaint.

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Should none of the above routes be suitable or acceptable to the complainant, then the complainant may approach one of the following individuals who have been designated and trained as independent points of contact under this procedure. They can advise the complainant on the implications of the legislation and the possible internal and external avenues of complaint open to them:


1. The Chief People Officer
2. The Chief Legal Officer

If there is evidence of criminal activity, then the investigating officer should inform the police. The Company will ensure that any internal investigation does not hinder a formal police investigation.

3.2. Timescale

Due to the varied nature of these sorts of complaints, which may involve internal investigators and/or the police, it is not possible to lay down precise timescales for such investigations. The investigating officer should ensure that the investigations are undertaken as quickly as possible without affecting the quality and depth of those investigations.

The investigating officer should, as soon as practically possible, send a written acknowledgement of the concern to the complainant and thereafter report back to them, in writing, the outcome of the investigation and on the action that is proposed. If the investigation is a prolonged one, the investigating officer should keep the complainant informed, in writing, as to the progress of the investigation and as to when it is likely to be concluded. All responses to the complainant will be in writing.


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3.3. Investigating Procedure

The investigating officer should follow the below steps:


- Full details and clarifications of the complaint should be obtained.
- The investigating officer should inform the member of staff against whom the complaint is made as soon as is practically possible. Members of staff will be informed of their right to be accompanied by a trade union or other representative at any future interview or hearing held under the provision of these procedures.
- The investigating officer should consider the involvement of the Company auditors and the Police at this stage and should consult with the Chief Executive Officer.
- The allegations should be fully investigated by the investigating officer with the assistance, where appropriate, of other individuals/bodies.
- A judgement concerning the complaint and validity of the complaint will be made by the investigating officer. This judgement will be detailed in a written report containing the findings of the investigations and reasons for the judgement. The report will be passed to the Chief Executive Officer as appropriate.
- The Chief Executive Officer will decide what action to take. If the complaint is shown to be justified, then they will invoke disciplinary or other appropriate Company procedures.
- The complainant should be kept informed of the progress of the investigations and, if appropriate, of the final outcome.
- If appropriate, a copy of the outcomes will be passed to the Company Auditors to enable a review of the procedures.

If the complainant is not satisfied that their concern is being properly dealt with by the investigating officer, they have the right to raise it in confidence with the Chief Executive Officer, or one of the designated people described above.

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If the investigation finds the allegations unsubstantiated and all internal procedures have been exhausted, but the complainant is not satisfied with the outcome of the investigation, the Company recognises the lawful rights of employees and ex-employees to make disclosures to prescribed persons (such as the Health and Safety Executive, the Audit Commission, or the utility regulators), or, where justified, elsewhere.

Employees in other territories will be treated by the company as if such legislation applied to them.


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SUPPORT AVAILABLE

Any employee who makes a disclosure under this policy or is implicated as a result of a disclosure that is made may access the Company's Employee Assistance Program (EAP) which is a free and confidential counselling service on 0808 3043598.

Where appropriate, the Company may also appoint an independent support person from the Human Resources team to deal with any ongoing concerns you may have.

You may also access third party support provider such as Protect (020 3117 2520) a legal advice service that offer free expert and confidential advice on how best to raise your concern and your protection as a whistleblower.

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1.0	23/02/2024	Goula Charalambous	23/02/2024	Goula Charalambous	Final Review	22/02/2025

This policy was approved and adopted by EXCO on 23/02/2024.