

# Whistleblowing Policy

## Introduction

Money Lifeline is committed to the highest standards of openness, probity and accountability.

An important aspect of accountability and transparency is having a mechanism to enable staff and/or volunteers to voice concerns in a responsible and effective manner. It is a core value of Money Lifeline that an employee/volunteer will faithfully serve and not disclose any confidential information. Nevertheless, where an individual discovers information that they believe shows serious malpractice or wrongdoing within Money Lifeline then this information should be disclosed internally without fear of reprisal, and there should be arrangements to enable this to be done independently

The Public Interest Disclosure Act, which came into effect in 1999, gives legal protection to employees against being dismissed or penalised as a result of publicly disclosing certain serious concerns. Money Lifeline has endorsed the provisions set out to ensure that no members of staff/volunteers should feel at a disadvantage in raising legitimate concerns.

It should be emphasised that this policy is intended to assist individuals who believe they have discovered malpractice or impropriety. Once the "whistleblowing" procedures are in place, staff/volunteers are expected to use them rather than air their complaints outside Money Lifeline.

## Scope of Policy

This policy is designed to enable staff/volunteers of Money Lifeline to raise any concerns internally and at a high level and to disclose information that the individual believes shows malpractice or impropriety. This policy is intended to cover concerns that 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. These concerns could include

- Financial malpractice or impropriety or fraud
- Failure to comply with legal obligations
- Dangers to Health & Safety or the environment
- Criminal activity
- Improper conduct or unethical behaviour
- Attempts to conceal any of these.

## Safeguards

### 1 Protection

This policy is designed to offer protection to anyone working for Money Lifeline who disclose such concerns provided the disclosure is made:

- in good faith
- in the reasonable belief of the individual making the disclosure intending to show malpractice or impropriety and if they make the disclosure to an appropriate person (see below). 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.

## **2 Confidentiality**

Money Lifeline will treat all 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.

## **3 Anonymous Allegations**

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

In exercising this discretion, the factors to be taken into account will include:

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

## **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 them.

## **Procedures for Making a Disclosure**

On receipt of a complaint of malpractice, the member of staff/volunteer 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 David unless the complaint is against or in any way related to him. In such cases, the complaint should be passed to Rob. In extreme cases the complaint can be made to the Centre's CMA Operational Support Manager.
- The complainant has the right to bypass the line management structure and take their complaint direct any trustee. That trustee has the right to refer the complaint back to management if he/she feels that the management without any conflict of interest can more appropriately investigate the complaint.

Should none of the above routes be suitable or acceptable to the complainant, then the complainant may approach ACAS for employment law or the Financial Ombudsman Service for financial issues.

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

## **Timescales**

Due to the varied nature of these sorts of complaints, it is not possible to lay down precise timescales for such investigations. The investigating officer will ensure that the investigations are undertaken as quickly as possible without affecting the quality and depth of those investigations.

The investigating officer, will 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 should be in writing and sent to their home address.

## **Investigating Procedure**

The investigating officer will follow these steps:

- Obtain full details and clarifications of the complaint.
- Inform the member of staff/volunteer against whom the complaint is made as soon as is practically possible.
- The investigating officer will consider the involvement of the Police at this stage and should consult with the senior staff/volunteers.
- The allegations will be fully investigated by the investigating officer with the assistance, where appropriate, of other individuals/bodies.
- A judgement concerning the 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 centre managers and the chair of trustees (excluding anyone who is the subject of the complaint or in any way related to it).
- The centre managers and the chair of trustees will decide what action to take. If the complaint is shown to be justified, then they will invoke the disciplinary or other appropriate 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 treasurer 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 a manager of the centre or the chair of trustees.

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, Money Lifeline recognises the lawful rights of employees and ex-employees to make disclosures to prescribed persons (such as the Health and Safety Executive or the utility regulators) or, where justified, elsewhere.