

Aviva's Speak Up (whistleblowing) Charter

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Report concerns via one of the following:

Direct to the Speak Up team: speakup@aviva.com

Via EthicsPoint: avivaspeakup.ethicspoint.com or [scan the QR code.](#)



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Please note for India the Speak Up Charter is referred to as 'Whistleblower Policy'.

1. Speak up. Live our values.

Everyone connected to Aviva must do the right thing to protect our customers and each other. By everyone we mean colleagues, contractors, and anyone else with information about wrongdoing related to their work activities with Aviva and its subsidiaries.

We have a 'speak up' and 'listen up' culture. Being brave enough to speak up allows us to address issues before harm is done and helps us improve the way we do business.

This Charter applies to any individual with information of actual or potential wrongdoing arising from their current or past work activities with Aviva and its subsidiaries.

Speak Up is Aviva's confidential and secure whistleblowing service. You can raise concerns directly with the Speak Up team, or through our third-party provider – Navex (called EthicsPoint) if you want to remain anonymous.

Speak Up is operated by the Speak Up team who sit within Aviva's Professional Standards and Business Ethics team and report to the Aviva Whistleblowers' Champion, Patrick Flynn. As Chair of the Group Audit Committee and a Senior Independent Director, Patrick is responsible for the independence, autonomy and effectiveness of Aviva's policies and procedures on whistleblowing.

A Speak Up (whistleblowing) concern is one about, for example, a risk, malpractice or wrongdoing that affects others. We take wrongdoing in the workplace very seriously and encourage everyone to speak up. If you suspect something is illegal or unethical and want to raise your concerns confidentially and/or anonymously, you should use the Speak Up service.

This Charter provides guidance on what types of concerns should be reported, how to go about it and the protections you'll be given.

2. What to speak up about

If you have a concern about improper behaviour in the workplace which, for example, you feel is, was or may be a breach of our [Business Ethics Code](#) or appears/is unlawful or unethical, you can use the Speak Up service to report it.

There may be a specific definition of what constitutes a protected disclosure/relevant concern (legal term for whistleblowing) in your jurisdiction. You should contact [the Speak Up Team](#) if you have any questions about whether your concern is one which is reportable under this Charter.

For example¹, report suspected:

- Acts of bribery and/or corruption.
- Actual or potential conflicts of interest.
- Breaches of our gifts and entertainments policy.
- Fraud / Accounting misstatement.
- Breaches of conduct rules / conduct standards under the Senior Managers Certification Regime (SMCR) or Individual Accountability Framework (IAF).
- Data privacy breaches (such as theft or deliberate/accidental loss).
- Price fixing, market abuse, money laundering or insider trading.
- Facilitation of tax evasion.
- Failure to comply with a legal or regulatory obligation (including commission of a criminal offence).
- Danger to the health and safety of individuals.
- Bullying and/or harassment of others on the grounds of race, gender, religion, sexual orientation and/or other protected characteristics.
- Actual or potential abuses of human rights (including modern slavery, forced labour, child labour and any form of discrimination in our business or supply chain).
- Serious environmental concerns.
- Behaviour that harms or is likely to harm our reputation or financial well-being or the provision of good customer outcomes (e.g. inappropriate treatment of customers).

You can also use the Speak Up service to report abuses or breaches of our systems, standards, policies or circumvention of controls, or the cover-up of **any of the above**.

We take all concerns seriously and you can be confident that you'll be heard, protected, and supported.

The above is not an exhaustive list, so if in doubt, raise the concern via EthicsPoint or contact the Speak Up team in confidence for advice.

If your concern relates to something that affects you personally or relates to your individual employment contract, Aviva has alternative procedures and processes in place to address these. Visit your local PF/HR intranet pages for further details.

Remember: You must not investigate your concerns yourself. As soon as you have a genuinely held concern, report it.

¹ The list is not intended to be exhaustive and we encourage our shareholders, board members, non-executive directors, colleagues, contractors, contingency workers, outsource providers, suppliers and other third parties who could acquire information of potential wrongdoing during current or past work activities (such as volunteers, agency workers, those provided with work experience or training, job applicants and individuals involved in contractual negotiations with Aviva) to report any behaviour that violates the spirit of the Business Ethics Code and Aviva's high ethical standards even if not explicitly listed in this Charter.

3. How to speak up

It's not always easy to raise concerns and we encourage you to discuss issues with your leadership team in the first instance. The Speak Up service gives you an alternative route if you can't do this, for example if your leader is involved in the alleged wrongdoing, or if you feel the right action won't be taken.

Report it confidentially to the Speak Up Team

The Speak Up team is responsible for Aviva's Speak Up (whistleblowing) service and provides multiple channels for reporting concerns. All concerns are passed through a triage process and assessed against relevant whistleblowing legislation to determine if they qualify for formal investigation. The Speak Up team don't investigate concerns and will allocate matters to the appropriate team internally based on the subject matter. Any information you provide will be shared on a strictly need to know basis for the purpose of investigation only.

Below are the contact details for the Speak Up team:

- Speak Up Team mailbox: speakup@aviva.com
- Directly to the team via a Teams call. Contact details can be found on the Speak Up page on AvivaWorld found [here](#).

Ireland

You can raise concerns directly with your local Speak Up Advocate by telephone, email, or at a physical meeting if requested. They are empowered to receive whistleblowing concerns following annual training with our Speak Up team. Any in person meeting will be held within a reasonable timeframe. For contact details of your local Speak Up Advocate please go to the [Speak Up page on Aviva World](#).

Poland

Colleagues based in Poland have a local procedure for handling whistleblowing concerns called 'Aviva's irregularities reporting procedure'. The Poland procedure should be read in conjunction with the Group Speak Up Charter.

India

You can also raise concerns in confidence directly to the Chairman of the Board, Committee Board or to the Statutory Auditor.

Report it confidentially and/or anonymously via the EthicsPoint hotline

There may be occasions where you'd prefer to raise your concerns confidentially and/or anonymously and you can do that using EthicsPoint.

EthicsPoint is operated by NAVEX, an independent company unconnected to Aviva and can be used by anyone with information about wrongdoing related to their work activities with Aviva and its subsidiaries.

EthicsPoint is a free 24-hour service. It operates seven days a week, 365 days of the year and is a safe and secure way to raise a report by telephone in your local language or by submitting a report online. You can also send reports via mobile devices using a QR code. You can decide whether you report your concern anonymously or not.

Only the Speak Up team can see concerns (anonymous or otherwise) raised via EthicsPoint. Once they've got it, the Speak Up team will action your concern as appropriate. EthicsPoint allows two-way communication between you and the Speak Up team, even if you've raised your concern anonymously, so please remember to make a note of your login details and check the portal for messages and updates.

Website:	avivaspeakup.ethicspoint.com You'll find Hotline numbers on the site and you can submit reports online. Please note the EthicsPoint hotline numbers are local free phone numbers.
QR Code	

4. How you're protected

We won't tolerate retaliation against anyone who speaks up and raises a genuinely held concern in connection with perceived wrongdoing. Retaliation, or any attempt to try and identify somebody raising a genuinely held concern is an example of gross misconduct and may lead to disciplinary action.

Retaliation can take many forms including taking any of the following actions which may cause unjustified detriment to the person. The following is a non-exhaustive list:

- Demotion
- Reduction in pay and/or bonus
- Suspension
- Disciplinary action
- Negative performance review
- Lack of promotion
- Exclusion from work projects and/or social events
- Failure to renew or early termination of a temporary contract.

Speak Up will complete a retaliation risk assessment for every report they receive. They'll take measures to protect you as appropriate. If you feel you've been unfavourably treated because of raising a concern, please contact the Speak Up team or the Group General Counsel, who'll independently review your circumstances. The Speak Up team and Group General Counsel will keep what you tell them confidential subject to our legal obligations.

There may be times when the Speak Up team can't resolve a concern regarding retaliation without revealing your identity, for example, where we have to reveal your identity by law. But the Speak Up team will, subject to its legal obligations, ask for your agreement before any such disclosure.

Please remember that if you report a concern anonymously, it'll be investigated as far as possible, but it could be more difficult for us to investigate, protect your position, or give you feedback on the outcome. However, we'd rather you raised your concern anonymously than not at all.

5. What happens after you speak up

Below is an outline of what the Speak Up team does when someone raises a concern:

- When the Speak Up team receive a concern, they'll contact you directly to let you know they've got it and make sure they have all the necessary and available information. The Speak Up team will also tell you what will happen next and give you written acknowledgement within 7 days of receiving the concern. This will either be through the contact details you gave them or via the portal on EthicsPoint.
- The Speak Up team triage all concerns to determine the appropriate next steps. This may include referring the concern to a specialist team for investigation. The Speak Up team are not responsible for investigating your concerns but will oversee your concern to make sure it's handled appropriately.
- Where the Speak Up team assesses that a concern qualifies for investigation based on UK legislation, the appropriate internal subject matter expert will be appointed to investigate the concern(s). Typically, this will be our [Group Investigations](#) team who are specially trained to investigate colleague misconduct. If you've provided contact details, we'll give you feedback on the action taken and where possible, the outcome, in compliance with our local legal and confidentiality obligations. Your local laws may also entitle you to make a written request for further periodic feedback.
- If, having carried out an initial assessment, the Speak Up team decides there is insufficient evidence that a wrongdoing may have occurred, you'll be advised that the procedure under this Charter will be closed. Separately, the concern may, where appropriate, be referred to another Aviva team to be actioned under a separate procedure (for example. local resolution procedure). You'll be notified in writing of any decision to close the procedure and the reasons for that decision.
- The Speak Up team will keep full and accurate records of all disclosures and actions taken. At the end of an investigation or review of the concern(s), the Speak Up team will contact you to tell you that the matter has been closed. They'll advise you of the case outcome and ask for feedback about the Speak Up process. Full details about the investigation can't be shared to ensure confidentiality for everybody involved.

6. Frequently Asked Questions

a) **Who is responsible for the Group Speak Up service?**

Patrick Flynn, Chair of the Group Audit Committee and Senior Independent Director, is our Whistleblowers' Champion and is responsible for the independence, autonomy and effectiveness of Aviva's policies and procedures on whistleblowing.

The Whistleblowers' Champion delegates day-to-day responsibility to the Speak Up team. The Speak Up team is part of Aviva's Professional Standards and Business Ethics team and is employed by Aviva Central Services UK Ltd. The Speak Up team provides its service to Aviva PLC, its subsidiaries and other Aviva entities in accordance with the Aviva Business Standards, specifically the Group Legal, Group Investigations and Senior Manager and Certification Regime (SMCR) Office business standard. The Speak Up service triages the concern, and where required, Group Investigations will investigate the concern and provide the impacted legal entity with their findings and recommendations to enable that entity to make the final decision on case outcome.

Market responsibility:

It's the responsibility of the local Board and business CEOs (or equivalent) of the locally supervised entities to assess and determine whether the UK whistleblowing regulation set out in the FCA Handbook (SYSC 18.3) and Provision 6 of the UK Code of Governance satisfy local regulatory requirements. In circumstances where local regulation/legislation sets a higher requirement than the requirement set by Group, businesses must comply with those additional obligations and inform the Whistleblowers' Champion. In circumstances where the legal requirements set by Group create a conflict with local regulation/legislation, or businesses cannot otherwise comply, businesses must follow the modification/exception/non-compliance process.

Where a market wishes to implement a modification and exception, application must be submitted to and approved by the Whistleblowers' Champion and reviewed annually.

The market CEO (or equivalent) is responsible for supporting the Speak Up team in:

- Implementing the Speak Up service; and
- Raising awareness of the Speak Up service through promotion, communications and training.

The accountability of the Group General Counsel, Market General Counsel or local legal Head of, for investigating and reporting on cases of suspected or alleged instances of internal and non-customer malpractice or financial crime in their market, is set out in the Group Investigations Charter and Group Legal, Group Investigations and Senior Manager and Certification Regime (SMCR) Office business standard.

For India, the Head Legal Officer is required to periodically brief the Board on concerns received via the Speak Up service.

b) **Who owns the Speak Up Charter?**

The Speak Up Charter is owned by the Director of Group Investigations.

c) **What legislation protects you when you "Speak Up"?**

We won't tolerate retaliation against anyone who raises a concern.

If you believe you've been unfavourably impacted, please contact the Speak Up team or the Group General Counsel who will independently review your circumstances.

Please contact your local Legal and/or Financial Crime team to obtain information and advice regarding the legal and regulatory framework applicable to you as this varies by country. For example, in the UK, when someone Speaks Up, they may be protected by the Public Interest

Disclosure Act 1998 (PIDA).

Set out at **Appendix 1** is a summary table of Whistleblowing laws applicable to the markets in which we operate.

d) What's the difference between reporting a concern confidentially or anonymously?

All reports are confidential, but not all reports are raised anonymously.

A concern is raised confidentially where the individual reporting the concern gives their name on the understanding that it is shared only on a strictly need-to-know basis and in accordance with any applicable local laws. We make every effort to protect your identity, however, you should be aware that there may be times when the Speak Up team is unable to resolve/investigate a concern without revealing your identity, for example, where doing so is required by law. Where this is the case, the Speak Up team will make every effort to obtain your agreement prior to any such disclosure, subject to our legal obligations.

Everybody has the right to confidentiality, including those named as the subject/s of your concerns, and we ask that you do not discuss your allegations with others without consulting the Speak Up team first.

An anonymous report is where the individual raising the concern does not provide their name or any other identifying information. An anonymous concern can make it much more difficult for us to investigate the matter, protect your position, or to provide you with feedback on the outcome. However, we would rather you raised your concern anonymously than not at all.

e) Can I raise my concerns to someone completely independent of Aviva?

The financial regulator in your local region may offer the facility to report concerns directly to them.

For example, in **the UK**, information for reporting concerns directly to either the Financial Conduct Authority (FCA) or the Prudential Regulation Authority (PRA) can be found on their websites:

- [Financial Conduct Authority](#)
- [Prudential Regulation Authority](#)

The PRA and FCA are prescribed persons under section 43F of the Employment Rights Act 1996 and offer an alternative route to raise a Protected Disclosure.

For free and independent advice about making a protected disclosure you can contact the UK whistleblowing charity [Protect](#).

In **Ireland**, an individual may, in certain circumstances, make a report to a prescribed person such as the Central Bank or to the [Protected Disclosures Commissioner](#). The current list of prescribed persons in Ireland can be found [here](#) and includes the following:

- The Central Bank in respect of all matters relating to contraventions of financial services legislation.
- a member of the Competition and Consumer Protection Commission in respect of all matters falling within the remit of the Commission relating to the enforcement of consumer protection law, competition law and the review of mergers or acquisitions notified to the Commission.
- the Director of Corporate Enforcement in respect of all matters relating to the functions of the Director of Corporate Enforcement under section 949 of the Companies Act 2014.

In India, the appointed actuary and the statutory/internal auditors have a duty to report to the Insurance Regulatory and Development Authority of India if they are aware of a concern that is or is likely to have a materially adverse financial impact on Aviva India.

Refer to **Appendix 1** for the financial regulator in your local region, and/or ask your local Legal and/or Financial Crime team for details of the financial regulator in your local market.

f) Can I ask for support from my Union representative when raising a concern?

We realise that raising a concern can be a difficult decision. So, yes, if you want to you can seek support from your Union representative.

g) Who can I contact internally to discuss and clarify a concern to be reported?

You can contact any member of the Speak Up or Group Investigations team to discuss concerns and get guidance.

h) Can I obtain external independent advice/further information?

There are external bodies that may be able to provide independent advice related to your concern. This will vary by market and details of the external bodies, to the extent they exist, can generally be found by performing a search across your local search engines.

In the UK some examples include (but are not limited to):

- Local Union representative
- Protect Whistleblower Charity
- Financial Reporting Council (FRC)
- Professional Bodies such as Chartered Institute of Internal Auditors
- Chartered Institute of Management Accountants (CIMA)
- Chartered Insurance Institute (CII)
- Citizens Advice Bureau; and/or
- Law Centre Network

We have a relationship with [Protect <https://protect-advice.org.uk/>](https://protect-advice.org.uk/), a UK charity set up to support people considering raising concerns. We can use the [online form <https://protect-advice.org.uk/contact-protect-advice-line/>](https://protect-advice.org.uk/contact-protect-advice-line/) on its website for independent guidance to help understand whether we should raise a concern and speak up. On its website, Protect publishes a [list of non-governmental organisations \(NGO\) <https://protect-advice.org.uk/information-and-advice-services/>](https://protect-advice.org.uk/information-and-advice-services/) around the world that are directly involved in whistleblowing, and details of the NGOs that provide support and guidance.

In Ireland, you can consult the Protected Disclosures Commissioner's website for further relevant information. Further relevant information is available on the Minister for Public Expenditure and Reform's website.

i) What happens if I'm not happy with the way my concern has been investigated?

If you're not satisfied with the outcome of the investigation, you can contact the Group General Counsel who will review the investigation, findings and outcome, and where appropriate commission an additional review. If you're still unhappy with the outcome, you can also raise a concern with your local financial regulator where the regulator is a prescribed person in respect of the particular concern.

j) What if concerns raised prove to be false?

Where the reported concern is not substantiated, the important thing is that you've acted on your reasonable belief. It doesn't matter if you're mistaken. These assurances, however, don't extend to someone who knowingly and maliciously raises a concern they know to be untrue. Any colleague knowingly and maliciously raising a concern they know to be untrue may face disciplinary action, up to and including dismissal.

k) As a leader, what should I do if someone raises a concern with me?

When someone raises a concern with you (whether formally or otherwise) it's important that you thank them for raising their concern, respect confidentiality, provide reassurance and assure them that their concern will be taken seriously.

You should listen carefully to their concerns and avoid pre-judging the matter. If the matter concerns a potential breach of our Code of Business Ethics or appears illegal, unethical or a potential abuse of our systems, processes or policies, you should guide the colleague to the Speak Up reporting options available to them as set out in this Charter. If the colleague does not feel able to report the concern themselves, you should report the concern. You can find resources on the Speak Up [Leaders hub](#) with guidance on handling concerns as a leader.

Reporting requirements in respect of reportable concerns are set out in the Financial Crime Business Standard and the Group Legal, Group Investigations and Public Policy Standard:

- The Financial Crime Standard (FCR-C-32) states: *“In order for Group Investigations to ensure incidents are investigated in an effective and timely manner, businesses must report using any available channel (e.g. direct to Group Investigations or using Speak Up (by email, telephone or app)), actual or potential breaches of the Business Ethics Code, suspicions or alleged instances of internal and non-customer malpractice and/or financial crime.”*
- The Group Legal, Group Investigations and Public Policy Standard states: *“Group Investigations and Speak Up (Group Investigations) provides the Group and its businesses with an independent investigation function. Group Investigations must be informed within 2 business days of all suspicions of or alleged instances of colleague unethical activity, malpractice, or financial crime that may result in financial or reputational impact on the group or affect multiple businesses for investigation.”*

Appendix 1 - Whistleblowing laws applicable to the markets in which we operate

This Appendix sets out a high-level overview of the Whistleblower legislation and/or legislation that contains Whistleblowing provisions in certain markets in which Aviva operates as at the date of drafting this Charter.

Please note that this list is not an exhaustive list and other whistleblowing protections and mandatory reporting/internal control provisions may exist in local/provincial laws that are not included in this Appendix. Should you require a full list of Whistleblowing laws and provisions applicable to the market in which you operate, the relevant regulator details, and/or an understanding of how the laws may apply to you, please consult with your local Legal, Financial Crime Team and/or Compliance team as appropriate.

Country	Whistleblowing legislation	Enforcement agency and/or local regulator
Australia	Corporations Act 2001	Australian Securities and Investments Commission (ASIC)
Canada	1. Section 425.1 of the Criminal Code 2. Financial Services Regulatory Authority of Ontario (FSRA) whistleblowing protections	1. Office of the Superintendent of Financial Institutions (OSFI) 2. FSRA
China	1. People's Republic of China (PRC) Constitutional Law (Article 41) 2. Criminal Law (Article 254) 3. PRC Labour laws (Article 101) 4. China Banking and Insurance Regulatory Commission (CBIRC) Measures for Handling Whistleblowing	1. The Ministry of Public Security of PRC/People's Court 2. Ibid 3. Ministry of Human Resources & Social Security of PRC 4. CBIRC
Germany	1. EU Directive (EU) 2019/1937 2. Whistleblower Protection Act (Hinweisgeberschutzgesetz)	1. BAFIN
Ireland	1. The Protected Disclosures Act Amendment Act 2022 ("PDA") 2. Central Bank (Supervision and Enforcement) Act, 2013	1. Disclosures can, in certain instances, be made directly to the Office of the Protected Disclosures Commissioner ('the Commissioner'). There is a range of different 'prescribed persons' for the purposes of making disclosures to, of which the Central Bank of Ireland ("CBI") is one.
India	1. Master Circular on Corporate Governance for	1. Insurance Regulatory and Development Authority of India (IRDAI)

Country	Whistleblowing legislation	Enforcement agency and/or local regulator
	Insurers, 2024 - IRDAI/F&I/CIR/MISC/82/5/2024 2. The Companies Act, 2013	
Italy	Whistleblowing Law - Law (no. 179/2017)	Institute for the Supervision of Insurance (IVASS)
Luxembourg	1. EU Directive (EU) 2019/1937 2. Luxembourg law 7945 (the « Bill of Law ») 3. CSSF Circular CSSF 20/758 &	1. CSSF 2. le Conseil de la concurrence, l'Administration de l'Enregistrement et des Domaines, 3. l'Inspection du travail et des mines, 4. la Commission nationale pour la protection des données
Netherlands	The Dutch Whistleblowers Act	The Dutch Whistleblowers Authority/ Huis voor klokkenluiders
Poland	The Whistleblowers Bill USTAWA z dnia 14 czerwca 2024 r. o ochronie sygnalistów	Financial Supervision Authority
Singapore	1. Prevention of Corruption Act (Section 36) 2. MAS Internal control guidance (2013) / MAS Guidelines on Individual Accountability and Conduct	1. Corrupt Practices Investigation Bureau (CPIB), Commercial Affairs Department (CAD) and Singapore Police Force (SPF) 2. Monetary Authority of Singapore (MAS)
United Kingdom	1. Public Interest Disclosure Act 1998 (PIDA) 2. SYSC18 of the FCA's Handbook 3. Provision 6 of the UK Code of Governance	1. Prudential Regulation Authority (PRA) 2. Financial Conduct Authority (FCA) 3. Financial Reporting Council (FRC)
Lloyd's Market	Probitas Managing Agency Limited (PMA) is a subsidiary of Aviva Insurance Limited and adopts the Aviva Group Speak Up (whistleblowing) Charter and all associated policies and procedures for the Aviva Group Whistleblowing process.	Concerns connected to PMA can also be raised directly to: 1. PMA Whistleblowers' Champion, Hilary Weaver, Head of the Audit Committee for Probitas. 2. Lloyd's confidential Advice Line. (CareFirst): • 0333 212 3510 (UK) or +44 (0) 1452 623 237.
United States of America	1. Sarbanes-Oxley ('SOX') Act 2002 (principally section 806)	1. U.S Securities and Exchange Commission (SEC) 2. CFTC's Whistleblower Office

Country	Whistleblowing legislation	Enforcement agency and/or local regulator
	2. Dodd-Frank Wall Street Reform and Consumer Protection Act (sections 748 and 922) 3. The Commodity Futures Trading Commission's (CFTC) Whistleblower Program	

Appendix 2 - Useful links

EthicsPoint	https://secure.ethicspoint.eu/domain/media/en/gui/108447/index.html
Aviva's Business Ethics Code	https://www.avivaworld.com/sites/uk-cs-hr-speakup/SitePages/Business-Ethics-Code-2024.aspx?csf=1&web=1&e=iT0JhM&CID=f5c7dd6d-8c19-4ba6-9487-acf7dc1ff1fb
Group Investigations	https://www.avivaworld.com/sites/uk-cs-oc-corporategovernance/SitePages/Group%20Investigations/Welcome%20to%20Group-Investigations.aspx
Speak Up Team Contact Details	https://www.avivaworld.com/sites/uk-cs-hr-speakup/SitePages/How-to-report-a-concern.aspx
Speak Up Advocates	https://www.avivaworld.com/sites/uk-cs-hr-speakup/SitePages/Speak-Up-Advocates.aspx
Speak Up Leader Hub	https://www.avivaworld.com/sites/uk-cs-hr-speakup/SitePages/Leaders-Hub.aspx
Group Investigations	https://www.avivaworld.com/sites/uk-cs-oc-corporategovernance/SitePages/Group%20Investigations/Welcome%20to%20Group-Investigations.aspx
Public Interest Disclosure Act	https://protect-advice.org.uk/pida/
Protect	https://protect-advice.org.uk/
Protected Disclosure Commissioner	https://www.opdc.ie/en/
Prescribed Persons Ireland	https://www.gov.ie/en/collection/41798-protected-disclosures-whistleblowing-list-of-prescribed-persons/