



SHAYNE ELLIOTT | Chief Executive Officer

February 13, 2018

The Honourable K M Hayne AC QC
FSRCSolicitor@royalcommission.gov.au

Dear Commissioner Hayne,

Thank you for your letter of 2 February 2018. ANZ is pleased to be able to assist the Commission with its requests for additional information.

ANZ's response is contained in the enclosed document, which consists of a table in the form requested by the Commission (Part I), and information addressing the matters identified in Annexure A to the Commission's letter (Part II). To further assist the Commission with its review of this material, the document commences with a short overview of the structure of the response and the approach taken by ANZ.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Shayne Elliott', written over a white rectangular area.

Shayne Elliott
Chief Executive Officer