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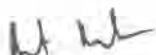
Dear Colleagues

Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry

We refer to your letters dated 15 December 2017 and 2 February 2018, and ANZ's responsive submissions dated 29 January and 13 February 2018 (**January Submission** and **February Submission** respectively).

ANZ has identified certain errors in its January Submission and February Submission, for which it apologises. It now provides the Commission extracts of those submissions, marked up with corrections.

Yours faithfully,



Ashurst