

COMMONWEALTH OF AUSTRALIA

Royal Commissions Act 1902

COMMISSION OF INQUIRY INTO
MISCONDUCT IN THE BANKING, SUPERANNUATION AND
FINANCIAL SERVICES INDUSTRY

**NON-PUBLICATION DIRECTION
PURSUANT TO SECTION 6D(3)**

Pursuant to s 6D(3) of the *Royal Commissions Act 1902* (Cth), I direct that so much of the contents of the submissions of Australia and New Zealand Banking Group Limited (ANZ) to the Commission dated 29 January 2018 (**January Submissions**) and 13 February 2018 (**February Submissions**) as disclose:

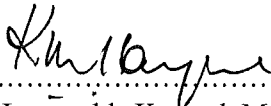
- (a) the direct contact information of Bob Santamaria, contained in paragraph 11.1 of the January Submissions;
- (b) ANZ's processes and systems for preventing, detecting and responding to fraudulent behaviour in relation to applications received by ANZ for asset finance, contained in the following paragraphs and subparagraphs of Part II of the February Submissions:
 - (i) the whole of subparagraphs 2.1(a), 2.1(b), 2.1(c);
 - (ii) the whole of the last sentence of paragraph 2.2;
 - (iii) the whole of the second paragraph of subparagraph 2.4(a);
 - (iv) the whole of both paragraphs of subparagraph 2.4(c), but not the subheading;
 - (v) the whole of the second sentence of subparagraph 2.5(c);
 - (vi) the whole of paragraph 2.15; and
 - (vii) the whole of paragraph 2.16 except for the first sentence,
- (c) the whole of the second paragraph contained in the column headed "(4) Regulator/Body investigating" for Item 157 of Part I of the February Submissions;
- (d) the whole of the entries contained in the columns headed "(3) Summary" and "29/1 Submission reference" for Item 158 of Part I of the February Submissions;



- (e) the names of each of the advisers identified in the column headed “(3) Summary” for Items 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87 and 88 of Part I of the February Submissions; and
- (f) the whole of footnote 17 on page 19, and the whole of footnote 18 on page 20, of Part I of the February Submissions,

not be published except to the Commission, its staff and counsel and solicitors assisting the Commission, and to ANZ and its counsel and solicitors.

Dated this 8 day of March 2018



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The Honourable Kenneth Madison Hayne AC QC
Commissioner of the Royal Commission