

COMMONWEALTH OF AUSTRALIA

Royal Commissions Act 1902

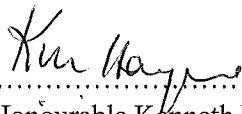
COMMISSION OF INQUIRY INTO
MISCONDUCT IN THE BANKING, SUPERANNUATION AND
FINANCIAL SERVICES INDUSTRY

**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Act 1902* (Cth), I direct that so much of the contents of the documents contained in Schedule A to this Direction not be published except to the Commission, its staff and counsel and solicitors assisting the Commission, and:

- (a) for the documents identified in paragraphs (a) and (b) of Schedule A, to CBA and AHL and their respective counsel and solicitors;
- (b) for the documents identified in paragraph (c) of Schedule A, to ANZ and its counsel and solicitors;
- (c) for the documents identified in paragraphs (d), (e), (f), (g) and (h) of Schedule A, to CBA and its counsel and solicitors;
- (d) for the documents identified in paragraph (i) of Schedule A, to Westpac and its counsel and solicitors;
- (e) for the documents identified in paragraph (j) of Schedule A, to the individual the subject of the witness statements.

Dated this *14* day of March 2018



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

SCHEDULE A

AHL

(a) So much of the contents of documents:

- (i) AHL.0001.0001.0025;
- (ii) AHL.0001.0001.0032;
- (iii) AHL.0001.0001.3110;
- (iv) AHL.0001.0001.3135;
- (v) AHL.0001.0001.3144;
- (vi) AHL.0002.0001.2463;
- (vii) AHL.0002.0001.3233;
- (viii) AHL.0002.0001.3251;
- (ix) AHL.0002.0001.3260;
- (x) AHL.0002.0001.4701;
- (xi) AHL.0002.0001.4772;
- (xii) AHL.0002.0001.4774;
- (xiii) AHL.0002.0001.4780;
- (xiv) AHL.0002.0001.4786;
- (xv) AHL.0002.0001.4804;
- (xvi) AHL.0002.0001.5017;
- (xvii) AHL.0005.0001.1654;
- (xviii) AHL.0005.0001.1816;
- (xix) AHL.0001.0001.5070;
- (xx) AHL.0002.0001.0174;
- (xxi) AHL.0002.0001.2421; and
- (xxii) AHL.0002.0001.2446,

as discloses any direct contact information of employees of AHL or any contact or identifying information of customers of AHL.

(b) So much of the contents of document AHL.0002.0001.3285 as discloses any direct contact information of agents or employees of AHL.



ANZ

- (c) So much of the contents of documents ANZ.800.141.3095 and ANZ.800.141.3268 as discloses:
 - (i) any direct contact information, or signatures, of employees of ANZ;
 - (ii) any personal or identifying information of customers of ANZ, other than the name, and financial information, of Robert Regan.

CBA

- (d) So much of the contents of the documents exhibited to the signed statement, dated 9 March 2018, of evidence of Clive Richard van Horen, relating to personal overdraft facilities, as discloses:
 - (i) any direct contact information of employees of CBA or the Australian Securities and Investments Commission;
 - (ii) any contact or identifying information of customers of CBA.
- (e) So much of the contents of the documents exhibited to the signed statement dated 9 March 2018 of evidence of Clive Richard van Horen, relating to Credit Card Plus and Loan Protection Product issues, as discloses:
 - (i) any direct contact information of employees of CBA or the Australian Securities and Investments Commission;
 - (ii) any contact or identifying information of customers of CBA.
- (f) So much of the contents of the documents exhibited to the statement dated 9 March 2018, of evidence of Clive Richard van Horen, relating to the evidence of Irene Savidis, as discloses the contact and identifying information of Ms Savidis (other than Ms Savidis's name).
- (g) So much of the contents of documents CBA.0508.0003.0185, CBA.0508.0003.0177, CBA.0508.0006.0023, CBA.0508.0006.0021 and CBA.0508.0003.0203 as discloses any direct contact information of employees of CBA or the Australian Securities and Investments Commission.
- (h) So much of the contents of document CBA.0002.0066.3257 as discloses any direct contact information of employees of CBA.

Westpac

- (i) So much of the contents of Exhibit WDM-10, exhibited to the statement, provided to the Commission on 6 March 2018, of evidence of William David Malcolm, as discloses any identifying information of customers of Westpac.

Witness statement

- (j) So much of the contents of the statements dated 7 March 2018 of evidence of Mark Andrew Harris as discloses the address of Mr Harris.



DEFINITIONS

For the purposes of this Direction:

1. 'AHL' means Aussie Home Loans Pty Limited.
2. 'ANZ' means Australia and New Zealand Banking Group Limited.
3. 'CBA' means the Commonwealth Bank of Australia.
4. 'Westpac' means Westpac Banking Corporation.

