

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:

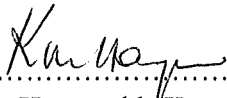
- (a) so much of the contents of documents WBC.300.001.7719, WBC.100.009.4879, WBC.300.001.6570, WBC.300.055.5356, WBC.104.003.0609, WBC.300.055.5518, WBC.100.009.4858, WBC.300.055.5663 and WBC.300.001.7777, exhibited to the statement dated 5 March 2018 of evidence of Phillip George Godkin relating to Westpac Banking Corporation's (**Westpac**) Auto Finance Business (**Godkin Statement**), as discloses the information contained in the column titled "Grounds for Request", for the row relevant to those documents, in the Schedule to the application for non-publication directions made by Westpac on 5 March 2018 (**Confidentiality Schedule**);
- (b) so much of the contents of documents WBC.100.009.2374 and WBC.100.009.2371, exhibited to the Godkin Statement, as discloses the information contained in the column titled "Grounds for Request", for the row relevant to those documents, in the Confidentiality Schedule;
- (c) so much of the contents of document WBC.103.041.9070, exhibited to the Godkin Statement, as discloses the information contained in the column titled "Grounds for Request", for the row relevant to that document, in the Confidentiality Schedule;
- (d) so much of the contents of document WBC.103.041.9066, exhibited to the Godkin Statement, as discloses the information contained in the column titled "Grounds for Request", for the row relevant to that document, in the Confidentiality Schedule;
- (e) so much of the contents of document WBC.103.053.1037, exhibited to the Godkin Statement, as discloses the information contained in the column titled "Grounds for Request", for the row relevant to that document, in the Confidentiality Schedule;
- (f) so much of the contents of documents WBC.104.003.0640 and WBC.104.003.0642, exhibited to the Godkin Statement, as discloses the information contained in the column titled "Grounds for Request", for the row relevant to those documents, in the Confidentiality Schedule;



- (g) so much of the contents of document WBC.100.009.4568, exhibited to the Godkin Statement, as discloses the information contained in the column titled "Grounds for Request", for the row relevant to that document, in the Confidentiality Schedule;
- (h) so much of the contents of document WBC.103.041.9072, exhibited to the Godkin Statement, as discloses the names and identifying information of Dealers and Dealer Business Managers named as having engaged in suspected or known instances of misconduct;
- (i) so much of the contents of documents WBC.300.055.8475, WBC.300.055.8476 and WBC.300.055.8250, exhibited to the Godkin Statement, as discloses names and identifying information of some Dealers and Dealer Business Managers whose customers have been targeted for call monitoring;
- (j) the whole of the contents of page WBC.300.055.8263 of document WBC.300.055.8250;
- (k) the whole of the contents of the document identified in the Confidentiality Schedule as "Confidential Annexure D";
- (l) so much of the contents of the document identified in the Confidentiality Schedule as "Confidential Annexure E" as discloses the information contained in the column titled "Grounds for Request", for the row relevant to that document, in the Confidential Annexure; and
- (m) the whole of the contents of documents WBC.300.056.0130; WBC.300.056.0134; WBC.300.056.0138; WBC.300.056.0139; WBC.300.056.0141; WBC.300.056.0152; WBC.300.056.0155; WBC.300.056.0158; WBC.300.056.0164; WBC.300.056.0127,

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

Dated this 14 day of March 2018



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