

COMMONWEALTH OF AUSTRALIA

Royal Commissions Act 1902

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

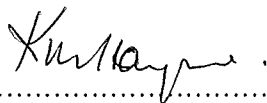
**NON-PUBLICATION DIRECTION
PURSUANT TO SECTION 6D(3)**

Pursuant to s 6D(3) of the *Royal Commissions Act 1902* (Cth), I direct that so much of the contents of the documents:

- (a) ANZ.017.001.2571, ANZ.800.084.6625, ANZ.800.084.6681, ANZ.800.084.8878, ANZ.017.003.0351, ANZ.800.116.5967, ANZ.017.001.2614, ANZ.800.118.0891, ANZ.800.114.0541, ANZ.800.124.0388, ANZ.800.152.6052, ANZ.800.223.0490, ANZ.800.223.0815, ANZ.800.223.1056, ANZ.800.269.3506 and ANZ.800.223.2075 as discloses any personal or identifying information of customers of Australia and New Zealand Banking Group Limited (ANZ) or the direct contact details or signatures of employees of ANZ or Esanda or any other third parties;
- (b) ANZ.017.001.2614, ANZ.800.118.0891, ANZ.800.124.0388, ANZ.800.114.0541, ANZ.017.003.0351 and ANZ.800.084.6625 as discloses ANZ's processes and systems for preventing, detecting and responding to fraudulent behaviour in connection with asset finance applications received by ANZ; and
- (c) ANZ.800.033.2545, ANZ.800.029.0558, ANZ.800.033.2106, ANZ.800.057.0997, ANZ.800.088.9305, ANZ.800.056.9631, ANZ.800.089.1298, ANZ.800.099.7943 ANZ.800.071.6787 and ANZ.800.088.1244 as discloses the information shaded by ANZ in the versions of those documents provided to the Commission on 19 March 2018,

not be published except to the Commission, its staff and counsel and solicitors assisting the Commission, and to ANZ and its counsel and solicitors.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 20 day of March 2018



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