

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 identified in the First Schedule, as discloses:

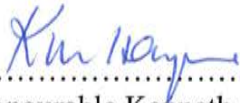
- (a) contact and identifying information of customers of Australia and New Zealand Banking Group Limited and its associated entities within the meaning of s 50AAA of the *Corporations Act 2001* (Cth) (collectively, ANZ) and customers of any third parties;
- (b) direct contact information and signatures of employees of ANZ and employees of any third parties, including email addresses for mailboxes and other contact information for certain teams within ANZ, which are used only for internal purposes;
- (c) identifying information of any individuals against whom allegations of misconduct have been made, or, in respect of whom, in the context of the particular document, it is suggested have been involved in misconduct, except John Doyle and Chris Harris;
- (d) the confidential username and password details for various websites used by ANZ;
- (e) the parts of the documents identified in the Second Schedule;
- (f) the parts of the documents identified in the Third Schedule insofar as claims were made in support of confidentiality directions in ANZ's application for directions pursuant to s 6D(3) and claim for privilege pursuant to s 6AA of the Act dated 15 April 2018 (ANZ's **Submissions**) in respect of those parts;
- (g) the parts of the documents identified in the Fourth Schedule insofar as claims were made in support of confidentiality directions in ANZ's Submissions in respect of those parts;



- (h) the parts of the documents identified in the Fifth Schedule insofar as claims were made in support of confidentiality directions in ANZ's Submissions in respect of those parts; and
- (i) the parts of the documents identified in the Sixth Schedule insofar as claims were made in support of confidentiality directions in ANZ's Submissions in respect of those parts,

not be published except to the Commission, its staff and counsel and solicitors assisting the Commission, and to ANZ and its counsel and solicitors.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 18 day of April 2018



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

## FIRST SCHEDULE

- (a) ANZ.800.010.2373
- (b) ANZ.800.010.2378
- (c) ANZ.800.010.3128
- (d) ANZ.800.010.3133
- (e) ANZ.800.037.9348
- (f) ANZ.800.038.1327
- (g) ANZ.800.038.2780
- (h) ANZ.800.038.3565
- (i) ANZ.800.038.4097
- (j) ANZ.800.038.6155
- (k) ANZ.800.052.4780
- (l) ANZ.800.052.8401
- (m) ANZ.800.053.4549
- (n) ANZ.800.053.5179
- (o) ANZ.800.053.6550
- (p) ANZ.800.165.0819
- (q) ANZ.800.165.1331
- (r) ANZ.800.165.3273
- (s) ANZ.800.166.9100
- (t) ANZ.800.166.9121
- (u) ANZ.800.167.0379
- (v) ANZ.800.167.0645
- (w) ANZ.800.173.8028
- (x) ANZ.800.220.2457
- (y) ANZ.800.220.2654
- (z) ANZ.800.283.0042
- (aa) ANZ.800.283.0043
- (bb) ANZ.800.283.0044
- (cc) ANZ.800.331.7516

*km*

- (dd) ANZ.800.331.8637
- (ee) ANZ.800.345.0092
- (ff) ANZ.800.346.0056
- (gg) ANZ.800.447.0150
- (hh) ANZ.800.447.0157
- (ii) ANZ.800.447.0172
- (jj) ANZ.800.447.0240
- (kk) ANZ.800.450.0003
- (ll) ANZ.800.450.0039
- (mm) ANZ.800.451.1826
- (nn) ANZ.800.451.1845
- (oo) ANZ.800.451.1882



## SECOND SCHEDULE

- (a) ANZ.800.037.9348 at 9348-9704 & 9713-9721
- (b) ANZ.800.038.1327 at 1329-1332 & 1351-1514
- (c) ANZ.800.038.2780 at 2782-2800 & 2803-3033
- (d) ANZ.800.038.4097 at 4107-4283
- (e) ANZ.800.038.6155 at 6157-6160 & 6181-6341
- (f) ANZ.800.052.4780 at 4782-4796 & 4833-4843
- (g) ANZ.800.053.4549 at 4551-4701
- (h) ANZ.800.053.5179 at 5181-5212 & 5219-5421
- (i) ANZ.800.053.6550 at 6552-6565, 6579-6588 & 6594-6725
- (j) ANZ.800.331.7516 at 7518-7536, 7540-7547 & 7564-7813
- (k) ANZ.800.331.8637 at 8648-9028



### THIRD SCHEDULE

- (a) ANZ.800.346.0056 at 0068, 0076 & 0105
- (b) ANZ.800.010.2378 at 2378 & 2392-2395
- (c) ANZ.800.052.4780 at 4802 – 4803
- (d) ANZ.800.053.4549 at 4704
- (e) ANZ.800.053.5179 at 5217
- (f) ANZ.800.010.3133 at 3150-3151
- (g) ANZ.800.167.0379 at 0403
- (h) ANZ.800.167.0645 at 0673-0674
- (i) ANZ.800.052.8401 at 8404-8407 & 8410




#### FOURTH SCHEDULE

- (a) ANZ.800.451.1826 at 1840
- (b) ANZ.800.451.1845 at 1845-1846 & 1849
- (c) ANZ.800.447.0172 at 0199 & 0221-0222
- (d) ANZ.800.447.0150 at 0154
- (e) ANZ.800.165.3273 at 3286
- (f) ANZ.800.220.2457 at 2471
- (g) ANZ.800.220.2654 at 2668
- (h) ANZ.800.038.3565 at 3568-3570
- (i) ANZ.800.010.2378 at 2378, 2383 & 2387
- (j) ANZ.800.053.6550 at 6590
- (k) ANZ.800.038.6155 at 6164-6165 & 6172
- (l) ANZ.800.038.1327 at 1334 & 1338-1340
- (m) ANZ.800.331.8637 at 8643





## FIFTH SCHEDULE

- (a) ANZ.800.451.1826 at 1839-1840
- (b) ANZ.800.451.1845 at 1845-1846 & 1849
- (c) ANZ.800.447.0172 at 0199 & 0221-0222
- (d) ANZ.800.447.0150 at 0154
- (e) ANZ.800.346.0056 at 0062, 0078, 0085, 0090, 0094, 0096, 0102 & 0105-0106
- (f) ANZ.800.052.4780 at 4807
- (g) ANZ.800.038.4097 at 4102
- (h) ANZ.800.037.9348 at 9708
- (i) ANZ.800.053.6550 at 6590
- (j) ANZ.800.038.6155 at 6165-6166 & 6172
- (k) ANZ.800.038.1327 at 1336
- (l) ANZ.800.331.8637 at 8643 



## SIXTH SCHEDULE

- (a) ANZ.800.451.1882 at 1949 & 1951
- (b) ANZ.800.010.2378 at 2392-2395, 2397 & 2403
- (c) ANZ.800.010.3133 at 3150-3151, 3155 & 3162
- (d) ANZ.800.167.0379 at 0403
- (e) ANZ.800.167.0645 at 0673-0674
- (f) ANZ.800.052.8401 at 8404-8407
- (g) ANZ.800.167.0379 at 0403 