

COMMONWEALTH OF AUSTRALIA

*Royal Commissions Act 1902*

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

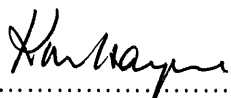
**NON-PUBLICATION DIRECTION  
PURSUANT TO SECTION 6D(3)**

Pursuant to s 6D(3) of the *Royal Commissions Act 1902* (Cth), I direct that so much of the contents of the statement of evidence of Ms Carol Separovich in response to Rubric 3-11, as discloses:

- (a) contact and identifying information of customers of Westpac Banking Corporation and its associated entities (within the meaning of that term as defined in s 50AAA of the *Corporations Act 2001* (Cth)) (collectively, **Westpac**), except for Marion Messih's name and the name of the business Marjo (VIC) Pty Ltd and the Marjo Family Trust, and the suburbs in which the two properties previously owned by Ms Messih are located;
- (b) contact and identifying information of customers of any third parties;
- (c) direct contact information of employees of Westpac and employees of any third parties; and
- (d) the information identified as commercially sensitive in Westpac's application for non-publication directions dated 17 May 2018, except for:
  - i. the information identified at pages .1052 to .1055 of WBC.107.033.1047; and
  - ii. the information identified at page .1070 of WBC.107.033.1047, other than the last two lines of the first paragraph of the column headed "FY18", and the graph in that column (excluding the title of the graph),

not be published except to the Commission, its staff and counsel and solicitors assisting the Commission, and to Westpac and its counsel and solicitors.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 23 day of May 2018



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