

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)**

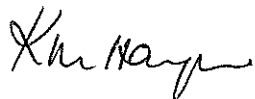
Pursuant to s 6D(3) of the *Royal Commissions Act 1902* (Cth), I direct that so much of the contents of the documents in the Schedule as discloses:

- (a) contact and identifying information of customers of Australia and New Zealand Banking Group Limited and its associated entities (within the meaning of that term as defined in s 50AAA of the *Corporations Act 2001* (Cth)) (collectively ANZ);
- (b) direct contact information and signature of employees of ANZ and internal ANZ teams;
- (c) direct contact information of employees of any third parties;
- (d) in relation to ANZ.800.843.0002, the information identified in ANZ's application for non-publication directions dated 4 July 2018;
- (e) in relation to ANZ.700.008.0060, the information identified in ANZ's application for non-publication directions dated 4 July 2018, except for:
  - (i) the heading and first 2 dot points on page .0071 other than the reference to the number of branches in the second dot point; and
  - (ii) page .0072;
- (f) in relation to ANZ.700.008.0002, the information identified in ANZ's for non-publication directions dated 4 July 2018, except for:
  - (i) the words 'customers are more active in branches and our digital capability lags major competitors' on page .0006;
  - (ii) the heading on page .0004 other than the reference to the number of the proposed branch closures;
  - (iii) page .0007; and
  - (iv) the heading and the first 7 dot points on page .0010,



not be published except to the Commission, its staff and counsel and solicitors assisting the Commission, and to ANZ and its counsel and solicitors.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 5<sup>th</sup> day of July 2018



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

**SCHEDULE**

ANZ.800.843.0002

ANZ.800.823.0034

ANZ.700.008.0060

ANZ.700.008.0002

A handwritten signature in black ink, appearing to be a stylized 'K' or similar character, located to the right of the text 'ANZ.700.008.0002'.