

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:

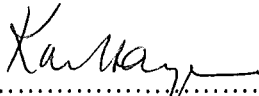
- (a) so much of the contents of the statement of evidence of Susan Wendy Houghton in response to Rubric 6-4, as discloses:
  - (i) contact and identifying information of customers of Westpac Banking Corporation and its associated entities (within the meaning of that term as defined in s 50AAA of the *Corporations Act 2001* (Cth)) (**Westpac**);
  - (ii) direct contact details and signatures of employees of Westpac;
  - (iii) direct contact details and signatures of third parties;
  - (iv) in relation to WBC.518.006.3888, the information on page .3894 identified in Westpac's application for non-publication directions dated 22 August 2018 (**Westpac 6-4 Application**);
  - (v) in relation to WBC.537.004.1632, the information identified in the Westpac 6-4 Application, other than:
    - 1) the information on page .1639;
    - 2) the information in the "Weighting" column on page .1641;
  - (vi) in relation to WBC.537.004.1563, the information identified in the Westpac 6-4 Application, other than:
    - 1) the information on page .1570
    - 2) the information in the "Weighting" column on page .1572;
  - (vii) in relation to WBC.537.004.1581, the information identified in the Westpac 6-4 Application, other than:
    - 1) the information on page .1588;
    - 2) the information in the "Weighting" column on page .1590; and
  - (viii) in relation to WBC.537.004.1539, WBC.537.004.1484, WBC.537.004.1471, WBC.537.029.0001 and WBC.104.002.6812, the information identified in the Westpac 6-4 Application;
- (b) so much of the contents of the statement of evidence of Susan Wendy Houghton in response to Rubric 6-14, as discloses:
  - (i) contact and identifying information of customers of Westpac;
  - (ii) direct contact details and signatures of employees of Westpac;



- (iii) direct contact details and signatures of third parties;
  - (iv) in relation to WBC.545.007.0230 and WBC.545.004.0331, the information identified in Westpac's application for non-publication directions dated 22 August 2018 (**Westpac 6-14 Application**);
  - (v) in relation to WBC.518.006.3888, the information on page .3894 identified in the Westpac 6-14 Application;
  - (vi) in relation to WBC.104.002.6813, WBC.104.002.6814, WBC.104.002.6815 and WBC.104.002.6816, the information identified in the Westpac 6-14 Application, other than the information in the "Weighting" column;
- (c) so much of the contents of the statement of evidence of Michael Wright in response to Rubric 6-4, as discloses:
- (i) contact and identifying information of customers of Westpac;
  - (ii) direct contact details and signatures of employees of Westpac;
  - (iii) direct contact details and signatures of third parties;
  - (iv) in relation to WBC.900.001.0878, the information on pages .0915 and .0916 identified in Westpac's application for non-publication directions dated 24 August 2018 (**Second Westpac 6-4 Application**);
  - (v) in relation to WBC.518.006.3888, the information on page .3894 identified in the Second Westpac 6-4 Application;
  - (vi) in relation to WBC.544.018.0001, the information on pages .0008 and .0009 identified in the Second Westpac 6-4 Application;
  - (vii) in relation to WBC.500.011.1794, the information identified in the Second Westpac 6-4 Application,

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 7 day of September 2018



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