

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 statements of evidence of Gavin Murray Pearce provided to the Commission in respect of Rubric 6-08, and the documents exhibited to that statement, as discloses:

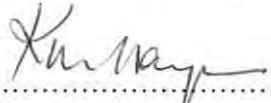
- (a) contact and identifying information of customers and clients of Australia and New Zealand Banking Group Limited and its associated entities (within the meaning of that term as defined in s 50AAA of the *Corporations Act 2001* (Cth)) (**ANZ**);
- (b) direct contact information and signatures of employees of ANZ;
- (c) direct contact information and signatures of third parties;
- (d) in relation to ANZ.800.880.0072, the information the subject of ANZ's application for non-publication directions dated 17 August 2018 (**First Application**), other than:
 - (i) the information with respect to 'Talk Time' and 'Compliance Breaches' on pages .0077 and .0082; and
 - (ii) the information on page .0090;
- (e) in relation to ANZ.800.938.0001, the information the subject of the First Application, other than:
 - (i) the information with respect to 'Talk Time' and 'Compliance Breaches' on pages .0006 and .0011; and
 - (ii) the information on page .0019;
- (f) in relation to ANZ.800.880.0091, the information the subject of the First Application, other than:
 - (i) the information with respect to 'Talk Time' and 'Compliance Incidents' on pages .0095, .0097 and .0100;



- (ii) the information with respect to ‘Process Adherence’, ‘Scheduled Adherence’ and ‘Incident Remediation’ on page .0101;
 - (iii) the information on page .0112;
- (g) in relation to ANZ.801.015.0858, the numerals with respect to ‘Incentive Level’ on pages .0869 to .0874;
- (h) in relation to ANZ.801.030.1420, the information with respect to ‘Avg TEC*’ on pages .1426 and .1427;
- (i) in relation to ANZ.801.051.0001, the information the subject of the First Application, other than the information on page .0013;
- (j) in relation to ANZ.801.130.0052, the information the subject of ANZ’s application for non-publication directions dated 23 August 2018 (**Second Application**), other than:
 - (i) the information on page .0057 (except for the percentage figure); and
 - (ii) the first three columns of the table on page .0058 under the heading “iv. The Life Risk Payment Calculation”,

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 10 day of September 2018


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