

COMMONWEALTH OF AUSTRALIA

*Royal Commissions Act 1902*

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

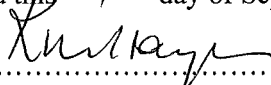
**NON-PUBLICATION DIRECTION  
PURSUANT TO SECTION 6D(3)**

Pursuant to s 6D(3) of the *Royal Commissions Act 1902* (Cth), I direct that so much of the contents of the statement of Melinda Howes responsive to Rubric 6-32, Rubric 6-33 and Rubric 6-34, and the documents exhibited to that statement, as discloses:

- (a) contact and identifying information of customers 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**);
- (b) direct contact details of employees of Westpac;
- (c) direct contact details of third parties; and
- (d) in relation to WBC.513.003.1430, the information identified in Westpac's application for non-publication directions dated 29 August 2018, other than the information on page .1466,

not be published except to the Commission, its staff and counsel and solicitors assisting the Commission, and to Westpac and its counsel and solicitors.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