

COMMONWEALTH OF AUSTRALIA

Royal Commissions Act 1902

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

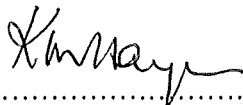
**NON-PUBLICATION DIRECTION
PURSUANT TO SECTION 6D(3)**

Pursuant to s 6D(3) of the *Royal Commissions Act 1902* (Cth), I direct that so much of the contents of the documents APRA.0050.0001.0192 and APRA.0061.0001.2508 as discloses:

- (a) contact and identifying information of customers of financial services entities;
- (b) direct contact information and signatures of employees of APRA and any third parties;
- (c) in relation to APRA.0050.0001.0192:
 - (i) the information identified in Commonwealth Bank of Australia's application for non-publication direction dated 16 November 2018 at 10:01 am; and
 - (ii) the information identified in APRA's application for non-publication direction in relation to PAIRS and SOARS ratings;

not be published except to the Commission, its staff and counsel and solicitors assisting the Commission, to the Commonwealth Bank of Australia and its counsel and solicitors and to APRA and its counsel and solicitors.

Dated this 30 day of November 2018



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