

COMMONWEALTH OF AUSTRALIA

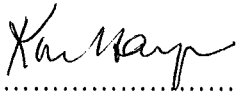
Royal Commissions Act 1902

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

ORDER GRANTING LEAVE TO APPEAR

1. Pursuant to s 6FA of the *Royal Commissions Act 1902* (Cth), the applicant listed in Schedule A has leave to make written submissions at the conclusion of the hearings about an issue which the applicant can demonstrate to be an issue in which the applicant has a direct or substantial interest.
2. The leave now granted may be extended or narrowed from time to time with respect to the applicant listed in Schedule A.

Dated this 17 day of July 2018



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

SCHEDULE A

1. Melville Ruddy

A handwritten signature in black ink, appearing to be 'MR' or similar initials, written in a cursive style.