

COMMONWEALTH OF AUSTRALIA

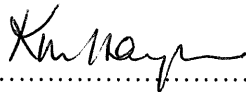
Royal Commissions Act 1902

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 2 day of July 2018



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

SCHEDULE A

1. Gary Higgins

A handwritten signature in black ink, appearing to be 'GH' or similar initials, located below the name 'Gary Higgins'.