

COMMONWEALTH OF AUSTRALIA

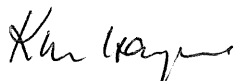
Royal Commissions Act 1902

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:
 - (a) to appear at the hearings commencing on 25 June 2018;
 - (b) to examine any witness that the applicant has nominated to give evidence during the hearings;
 - (c) to cross examine any other witness to the extent that the witness has given evidence during the hearings about the conduct of the applicant;
 - (d) to make written submissions at the conclusion of the hearings:
 - (i) about what findings of fact, if any, may be made about conduct of the applicant examined in the course of the hearings; and
 - (ii) about an issue which the applicant can demonstrate to be an issue in which the applicant has a direct or substantial interest.
2. Examination and cross-examination of witnesses is to be conducted and submissions are to be made in accordance with the Practice Guidelines of the Royal Commission.
3. The leave now granted may be extended or narrowed from time to time with respect to the applicant listed in Schedule A.

Dated this 28 day of June 2018



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

SCHEDULE A

1. St Andrew's Life Insurance Pty Ltd and Bank of Queensland Limited

A handwritten signature in black ink, appearing to be the initials 'K' or 'Kw', located to the right of the first list item.