

COMMONWEALTH OF AUSTRALIA

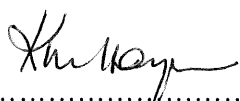
Royal Commissions Act 1902

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), each applicant listed in Schedule A has leave:
 - (a) to appear at the hearings commencing on 10 September 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 any or all of the applicants listed in Schedule A.

Dated this 4 day of September 2018



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

SCHEDULE A

1. Australia and New Zealand Banking Group Limited, on its behalf and on behalf of its associated entities
2. Allianz Australia Limited, on its behalf and on behalf of its associated entities
3. AMP Superannuation Limited, N.M. Superannuation Proprietary Limited and AMP Life Limited
4. Australian Prudential Regulation Authority
5. Australian Securities and Investments Commission
6. beyondblue
7. CHOICE
8. ClearView Life Assurance Limited
9. Commonwealth Bank of Australia, on its behalf and on behalf of its associated entities
10. Commonwealth of Australia, on its behalf and on behalf of its associated entities
11. Consumer Action Law Centre
12. David Keane
13. Finance Sector Union of Australia
14. Financial Rights Legal Centre
15. Financial Services Council
16. Freedom Insurance Group Ltd, on its behalf and on behalf of its associated entities
17. General Insurance Code Governance Committee
18. Insurance Australia Group Limited, on its behalf and on behalf of its associated entities
19. Insurance Council of Australia
20. Legal Aid New South Wales
21. Life Code Compliance Committee
22. Mental Health Australia



23. National Australia Bank Limited, on its behalf and on behalf of its associated entities
24. Public Interest Advocacy Centre, on its behalf and on behalf of a consumer
25. Retail Employees Superannuation Pty Limited
26. Suncorp Group Limited, on its behalf and on behalf of its associated entities
27. TAL Life Limited, on its behalf and on behalf of its associated entities
28. TWU Nominees Pty Ltd
29. Westpac Banking Corporation
30. Youi Pty Ltd

DEFINITIONS

For the purposes of this Schedule, 'associated entities' has the meaning given to that term in s 50AAA *Corporations Act 2001* (Cth).

