

COMMONWEALTH OF AUSTRALIA

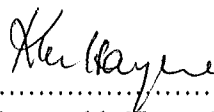
Royal Commissions Act 1902

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 13 March 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 6 day of March 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. Australian Prudential Regulation Authority.
3. Australian Securities and Investments Commission.
4. Commonwealth Bank of Australia, on its behalf and on behalf of its associated entities.
5. Commonwealth of Australia.
6. Citigroup Pty Limited, on its behalf and on behalf of its associated entities.
7. Finance Sector Union of Australia.
8. ING Bank (Australia) Limited.
9. Legal Aid Commission of New South Wales.
10. National Australia Bank Limited.
11. Smartline Home Loans Pty Ltd.
12. Westpac Banking Corporation, on its behalf and on behalf of its associated entities.

DEFINITIONS

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

