Interim Report

Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry

VOLUME 3:   
APPENDICES

© Commonwealth of Australia 2018

ISBN:

978-1-920838-50-8 (print)

978-1-920838-51-5 (online)

With the exception of the Coat of Arms and where otherwise stated, all material presented in this publication is provided under a Creative Commons Attribution 4.0 International licence (www.creativecommons.org/licenses).

For the avoidance of doubt, this means this licence only applies to material as set out in this document.



The details of the relevant licence conditions are available on the Creative Commons website as is the full legal code for the CC BY 4.0 licence ([www.creativecommons.org/licenses](http://www.creativecommons.org/licenses)).

Use of the Coat of Arms

The terms under which the Coat of Arms can be used are detailed on the Department of the Prime Minister and Cabinet website (www.dpmc.gov.au/government/commonwealth-coat-arms).

# Contents

## Volume 3: Appendices

[Appendix 1: Letters Patent 1](#_Appendix_1:_Letters)

[Appendix 2: Letters to entities 9](#_Appendix_2:_Letters)

[Appendix 3: Entities sent initial letters 23](#_Appendix_3:_Entities)

[Appendix 4: Hearing dates 29](#_Appendix_4:_Hearing)

[Appendix 5: Witnesses 31](#_Appendix_5:_Witnesses)

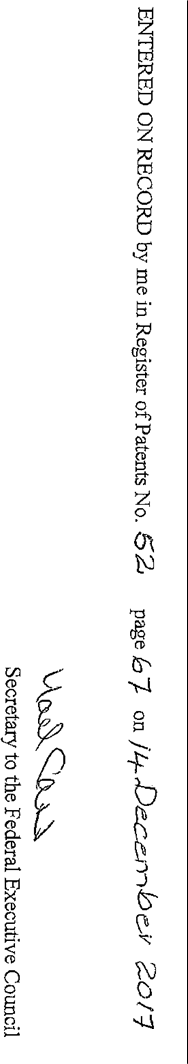
[Appendix 6: Exhibits 47](#_Appendix_6:_Exhibits)

[Appendix 7: Submissions from parties 93](#_Appendix_7:_Submissions)

[Appendix 8: Public engagement 99](#_Appendix_8:_Public)

[Appendix 9: Background Papers 105](#_Appendix_9:_Background)

# Appendix 1: Letters Patent



ELIZABETH THE SECOND, by the Grace of God Queen of Australia and Her other Realms and Territories, Head of the Commonwealth:

TO

The Honourable Kenneth Madison Hayne AC QC

-

GREETING

WHEREAS Australia has one of the strongest and most stable banking, superannuation and financial services industries in the world, which performs a critical role in underpinning the Australian economy.

AND Australia's banking system is systemically strong with internationally recognised and world's best prudential regulation and oversight.

AND most Australians are consumers of banking, superannuation and other financial services. The superannuation system alone in Australia has created more than a $2 trillion retirement savings pool, which continues to grow rapidly and which compels all working Australians to defer income today for their retirement.

AND all Australians have the right to be treated honestly and fairly in their dealings with banking, superannuation and financial services providers. The highest standards of conduct are critical to the good governance and corporate culture of those providers.

AND these standards should continue to be complemented by strong regulatory and supervisory frameworks that ensure that all Australian consumers, including business, have confidence and trust in the financial system.

NOW THEREFORE We do, by Our Letters Patent issued in Our name by Our Governor-General of the Commonwealth of Australia on the advice of the Federal Executive Council and under the Constitution of the Commonwealth of Australia, the Royal Commissions Act 1902 and every other enabling power, appoint you to be a Commission of inquiry, and require and authorise you, to inquire into the following matters:

(a) whether any conduct by financial services entities (including by directors, officers or employees of, or by anyone acting on behalf of, those entities) might have amounted to misconduct and, if so, whether the question of criminal or other legal proceedings should be referred to the relevant Commonwealth, State or Territory agency;

(b) whether any conduct, practices, behaviour or business activities by financial services entities fall below community standards and expectations;

(c) whether the use by financial services entities of superannuation members' retirement savings, for any purpose, does not meet community standards and expectations or is otherwise not in the best interests of those members;

(d) whether any findings in respect of the matters mentioned in paragraphs (a), (b) and (c):

(i) are attributable to the particular culture and governance practices of a financial services entity or broader cultural or governance practices in the relevant industry or relevant subsector; or

(ii) result from other practices, including risk management, recruitment and remuneration practices, of a financial services entity, or in the relevant industry or relevant subsector;

(e) the effectiveness of mechanisms for redress for consumers of financial services who suffer detriment as a result of misconduct by financial services entities;

(f) the adequacy of:

(i) existing laws and policies of the Commonwealth (taking into account law reforms announced by the Commonwealth Government) relating to the provision of banking, superannuation and financial services; and

(ii) the internal systems of financial services entities; and

(iii) forms of industry self-regulation, including industry codes of conduct;

to identify, regulate and address misconduct in the relevant industry, to meet community standards and expectations and to provide appropriate redress to consumers;

(g) the effectiveness and ability of regulators of financial services entities to identify and address misconduct by those entities;

(h) whether any further changes to any of the following are necessary to minimise the likelihood of misconduct by financial services entities in future (taking into account any law reforms announced by the Commonwealth Government):

(i) the legal framework;

(ii) practices within financial services entities;

(iii) the financial regulators;

1. any matter that has occurred or is occurring overseas, to the extent the matter is relevant to a matter mentioned in paragraphs (a) to (h);

(j) any matter reasonably incidental to a matter mentioned in paragraphs (a) to (i).

AND, without limiting the scope of your inquiry or the scope of any recommendations arising out of your inquiry that you may consider appropriate, for the purpose of your inquiry and recommendations in relation to the matter mentioned in paragraph (f):

(k) We direct you to have regard to the implications of any changes to laws, that you propose to recommend, for the economy generally, for access to and the cost of financial services for consumers, for competition in the financial sector and for financial system stability; and

1. We authorise you to have regard to comparable international experience, practices and reforms.

AND We further declare that you are not required by these Our Letters Patent to inquire, or to continue to inquire, into a particular matter to the extent that you are satisfied that the matter has been, is being, or will be, sufficiently and appropriately dealt with by another inquiry or investigation or a criminal or civil proceeding.

AND We further declare that you are not required by these Our Letters Patent to inquire, or to continue to inquire, into a particular matter to the extent that the matter relates to macro-prudential policy and regulation.

AND We direct you to give priority to matters that in your opinion, have greater potential for harm if not addressed expeditiously.

AND We further declare that you may decide not to inquire into a particular matter falling within the scope of paragraphs (a) to (j), but any such decision is yours alone.

AND We further declare that you may inquire into any matter mentioned in paragraphs (a) to G) to the extent that the matter relates to or is connected with the peace, order and good government of the Commonwealth and any public purpose or any power of the Commonwealth.

AND We direct you to make any recommendations arising out of your inquiry that you consider appropriate.

AND We declare that you are a relevant Commission for the purposes of sections 4 and 5 of the Royal Commissions Act 1902.

AND We declare that, in exercising your powers under Part 2 of the Royal Commissions Act 1902, you are to inquire into the matters falling within the scope of paragraphs (a) to (j) only to the extent that Commonwealth constitutional power extends to those subjects of inquiry.

AND We declare that you are a Royal Commission to which item 5 of the table in subsection 355-70(1) in Schedule 1to the Taxation Administration Act 1953 applies.

AND We declare that in these Our Letters Patent:

***financial services entity*** means:

1. an ADI (authorised deposit-taking institution) within the meaning of the Banking Act 1959; or
2. an entity that carries on a business of tmde1taking liability, by way of insurance (including reinsurance), in respect of any loss or damage, including liability to pay damages or compensation, contingent upon the happening of a specified event, including:

(i) a general insurer (within the meaning of the Insurance Act 1973); and

(ii) an entity that carries on life insurance business (within the meaning of the Life Insurance Act 1995); or

(c) a person or entity required by section 91lA of the Corporations Act 2001 to hold an Australian financial services licence, or who is exempt from the requirement to hold such a licence by virtue of being an authorised representative; or

(d) a person or entity that:

(i) is an RSE licensee of a registrable superannuation entity (within the meaning of the Superannuation Industry (Supervision) Act 1993); or

(ii) has any connection (other than an incidental connection) to such an RSE licensee; or

(e) a person or entity that acts or holds itself out as acting as an intermediary between borrowers and lenders;

but does not include an entity that is a Commonwealth company or Commonwealth entity (both within the meaning of the *Public Governance, Performance and Accountability Act* 2013).

***macro-prudential policy and regulation*** means policy and regulation, including as to the structure, role and purpose of financial regulators, that is concerned with containing systemic risk, which can have widespread implications for the financial system as a whole.

***misconduct*** includes conduct that:

1. constitutes an offence against a Commonwealth, State or Territory law, as in force at the time of the alleged misconduct; or
2. is misleading, deceptive, or both; or
3. is a breach of trust, breach of duty or unconscionable conduct; or
4. breaches a professional standard or a recognised and widely adopted benchmark for conduct.

AND We:

(m) require you to begin your inquiry as soon as practicable; and

(n) require you to make your inquiry as expeditiously as possible; and

(o) authorise you to submit to Our Governor-General an interim report, that you consider appropriate, not later than 30 September 2018; and

(p) require you to submit to Our Governor-General a final report of the results of your inquiry, and your recommendations, not later than 1 February 2019.

WITNESS General the Honourable Sir Peter Cosgrove AK MC (Ret'd), Governor-General of the Commonwealth of Australia. Dated 14 December 2017
Signed by the Governor-General
By His Excellency's Command
Signed by the Prime Minister Malcolm TurnbullIN WITNESS, We have caused these Our Letters to be made Patent.

# Appendix 2: Letters to entities

## Letter to financial services entities

**Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry**

As you know, I have been appointed to conduct this Royal Commission. I attach the Commission’s Terms of Reference.

I am writing to a number of entities in the Banking, Superannuation and Financial Services industry to invite each to make an early written submission to the Commission addressing a number of questions. I attach the questions directed to this entity and its associated entities (within the meaning of s 50AAA of the *Corporations Act 2001* (Cth)).

I will be assisted if you would provide answers to the questions jointly on behalf of this entity and its associated entities. As you would expect, the questions use the language of the Terms of Reference.

I ask that you provide your response no later than 29 January 2018 in the form described in the attachment. The response should be comprehensive but should not exceed 50 pages.

[Signed]

K M Hayne

**Questions**

1. Excluding cases of theft from the entity itself, or from an associated entity, has the entity identified any misconduct by the entity (including by its directors, officers or employees, or by anyone otherwise acting on its behalf) which occurred at any time since 1 January 2008? If so, what is the nature, extent and effect of that misconduct?
2. Has the entity identified any conduct, practice, behaviour or business activity it has engaged in (including by its directors, officers or employees, or by anyone otherwise acting on its behalf) since 1 January 2008, which it considers has fallen below community standards and expectations? If so, what is the nature, extent and effect of that conduct, practice, behaviour or activity?
3. If yes to either or both of questions one and two:
   1. Is the identified conduct, practice, behaviour or activity the subject of another inquiry or investigation, or a criminal or civil proceeding?
   2. Does the entity attribute any of the identified conduct, practice, behaviour or activity to the particular culture or governance practices of the entity? If so, describe that culture or governance practice.
   3. Does the entity attribute any of the identified conduct, practice, behaviour or activity to some broader cultural or governance practices in the industry or sector of the industry in which the entity operates? If so, describe those cultural or governance practices.
   4. Does the entity consider that the identified conduct, practice, behaviour or activity results from other practices (including risk management, recruitment or remuneration practices)? If so, describe those practices.
   5. What steps has the entity taken to:
      1. remedy the consequences for consumers or other businesses of the identified conduct, practice, behaviour or activity;
      2. prevent recurrence of conduct, practice, behaviour or activity of the kind identified?
4. For an entity that is, or has a connection (other than an incidental connection) to, an RSE licensee of a registrable superannuation entity (as defined in the *Superannuation Industry (Supervision) Act 1993* (Cth)):
   1. During each of the past ten years (according to whatever annual reporting periods the entity has employed in the ordinary course of its operations) to what uses and in what amounts has the entity applied members’ funds other than the investment of those funds, the administration of the superannuation fund and the payment of member benefits?
   2. In respect of each kind of those other applications of members’ funds, why was that application in the best interests of members?
   3. What are the cost centres that make up costs attributed to administration in each of those years?

**Providing the answers**

Answers to the questions are to be submitted electronically to FSRCSolicitor@royalcommission.gov.au in PDF format that is machine-readable and word-searchable.

Each question is to be answered separately.

The answers should provide the contact details of the officer or officers of the entity from whom further information may be obtained in relation to the answers.

## Letter to external dispute resolution and consumer peak bodies

**Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry**

As you know, I have been appointed to conduct this Royal Commission. I attach the Commission's Terms of Reference.

I am writing to a number of bodies in the Banking, Superannuation and Financial Services industry to invite each to make an early written submission to the Commission addressing a number of questions. I attach the questions directed to this body. As you would expect, the questions use the language of the Terms of Reference.

Because I have only a short time in which to conduct my inquiries, it will be useful if I may have a response as soon as reasonably practicable. In the first instance, I would ask for your response to questions one and two by 22 January 2018. The response should be comprehensive, but should not exceed 25 pages. I would be grateful then to receive your complete response, including to question three, and any other information you think appropriate, by 5 February 2018. The complete response should not exceed 50 pages.

It will also be useful if the responses were submitted in the form of machine readable PDF documents sent to the Commission at [FSRCSolicitor@royalcommission.gov.au.](mailto:FSRCSolicitor@royalcommission.gov.au)

[Signed]

K M Hayne

**Questions**

1. What kinds of misconduct by financial services entities occurring since 1 January 2008 has the body identified? What was the nature, prevalence and effect of each of those kinds of misconduct?
2. What kinds of conduct, practices, behaviours or business activities by financial services entities occurring since 1 January 2008 has the body identified which it considers have fallen below community standards and expectations? What was the nature, prevalence and effect of each of those kinds of conduct?
3. For each of the kinds of conduct, practice, behaviour or activity identified in response to questions one or two:
4. Does the body attribute the identified kind of conduct, practice, behaviour or activity to broader cultural or governance practices in the relevant industry or sector of the relevant industry? If so, describe those cultural or governance practices.
5. Does the body consider that the identified kind of conduct, practice, behaviour or activity results from other practices (including risk management, recruitment or remuneration practices)? If so, describe those practices.
6. To what extent, and in what respects, does the body consider that there are effective mechanisms for redress available to consumers of financial services who suffer detriment as a result of the identified kinds of conduct?

## Letter to peak bodies

**Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry**

As you know, I have been appointed to conduct this Royal Commission. I attach the Commission’s Terms of Reference.

I am writing to a number of representative bodies in the Banking, Superannuation and Financial Services industry to invite each to make an early written submission to the Commission addressing a number of questions. I attach the questions directed to this body. As you would expect, the questions use the language of the Terms of Reference.

I ask that you provide your response no later than 29 January 2018 in the form described in the attachment. The response should be comprehensive, but should not exceed 50 pages.

[Signed]

K M Hayne

**Questions**

* 1. Excluding cases of theft from member entities, has the body identified or become aware of any misconduct by member entities (including by directors, officers or employees, or by anyone otherwise acting on their behalf) which occurred at any time since 1 January 2008? If so, what was the nature, extent and effect of that misconduct?
  2. Has the body identified or become aware of any conduct, practice, behaviour or business activity engaged in by member entities (including by directors, officers or employees, or by anyone otherwise acting on their behalf) since 1 January 2008, which it considers has fallen below community standards and expectations?
  3. If yes to either or both of questions one and two:
     1. Is the identified conduct, practice, behaviour or activity the subject of another inquiry or investigation, or a criminal or civil proceeding?
     2. Does the body attribute any of the identified conduct, practice, activity or behaviour to broader cultural or governance practices in the relevant industry or sector of the relevant industry? If so, describe those cultural or governance practices.
     3. Does the body consider that the identified conduct, practice, behaviour or activity results from other practices (including risk management, recruitment or remuneration practices)? If so, describe those practices.

**Providing the answers**

Answers to the questions are to be submitted electronically to FSRCSolicitor@royalcommission.gov.au in PDF format that is machine-readable and word-searchable.

Each question is to be answered separately.

The answers should provide the contact details of the officer or officers from whom further information may be obtained in relation to the answers.

## Letter to the ACCC

Mr Rod Sims  
Chairman  
Australian Competition & Consumer Commission  
GPO Box 3131  
Canberra ACT 2601

Dear Mr Sims

As you will know, I have been appointed to conduct a Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry. I attach a copy of the Terms of Reference.

It will be of assistance if the ACCC could let me have information about misconduct by financial services entities (as defined in the Terms of Reference).

The information I now seek is information that will tell me what inquiries the ACCC has conducted into misconduct by financial services entities that has occurred since 1 January 2008, what kinds of misconduct have been identified and what steps the ACCC took in response to the identification of misconduct. The information I seek includes (but is not limited to):

1. a list of the investigations which the ACCC has made into misconduct by one or more financial services entities that has occurred since 1 January 2008, identifying (in each case) the entity concerned, what misconduct was alleged and what misconduct was identified;
2. a list of the court proceedings brought, and of any other activity undertaken by the ACCC in consequence of those investigations.

It would also be of assistance if the ACCC could identify how and where the results of its inquiries are recorded and, if published, where they have been published. If, in addition, the ACCC has other information relevant to my request or considers that there are other matters that should be drawn to my attention, I would be glad to receive that information.

Because I have only a short time in which to conduct my inquiries, it will be useful if I may have a response as soon as reasonably practicable. In the first instance, I would ask for an overview that outlines, to the extent practicable, your answers to the above questions and any other information you think appropriate by 15 January 2018. I would be grateful to receive your complete response, including any supporting documents, by 5 February 2018.

It will also be useful if the response were submitted in the form of machine readable PDF documents submitted to the Commission at FSRCSolicitor@royalcommission.gov.au.

[Signed]

K M Hayne

## Letter to APRA

Mr Wayne Byres  
Chairman  
Australian Prudential Regulation Authority  
GPO Box 9836  
SYDNEY NSW 2001

Dear Mr Byres

As you will know, I have been appointed to conduct a Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry. I attach a copy of the Terms of Reference.

It will be of assistance if APRA could let me have information about misconduct by financial services entities (as those terms are used in the Commission’s Terms of Reference).

I am, of course, aware of the provisions of Part 6 of the *Australian Prudential Regulation Authority Act* 1998. In that regard, however, I particularly note the provisions of s 56(5)(b) permitting APRA to approve disclosure of protected information and the production of protected documents to a person approved by APRA by instrument in writing. The disclosure I now seek is disclosure to me, counsel assisting me and the solicitors to the Commission.

I seek information that will tell me first, what APRA has identified as misconduct by financial services entities (other than Lloyd’s or Lloyd’s underwriters and private health insurers) that has occurred since 1 January 2008; second, what kinds of misconduct APRA has identified; and third, what steps APRA took in response to the identification of misconduct. The information I seek includes (but is not limited to):

1. a list of the cases in which APRA formed an opinion that a financial services entity had engaged in misconduct identifying in each case what was the misconduct; and
2. a description of the action taken by APRA in relation to each of those cases.

If APRA has other information which it considers relevant to my request, I would be glad to receive it. Similarly, if, in addition to the matters I have raised, there are other matters which APRA considers should be drawn to my attention I would be glad to have them.

Because I have only a short time in which to conduct my inquiries, it will be useful if I may have a response as soon as reasonably practicable. In the first instance, I would ask for an overview that outlines, to the extent practicable, your answers to the above questions and any other information you think appropriate by 15 January 2018. I would be grateful to receive your complete response, including any supporting documents, by 5 February 2018.

It will also be useful if the response were submitted in the form of machine readable PDF documents submitted to the Commission at FSRCSolicitor@royalcommission.gov.au.

[Signed]

K M Hayne

## Letter to ASIC

Mr Peter Kell  
Acting Chairman  
Australian Securities & Investments Commission  
PO BOX 4000  
Gippsland Mail Centre Vic 3841

Dear Mr Kell

As you will know, I have been appointed to conduct a Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry. I attach a copy of the Terms of Reference.

It will be of assistance if ASIC could let me have information about misconduct by financial services entities (as those terms are used in the Commission’s Terms of Reference).

I now seek information that will tell me what inquiries ASIC has conducted into misconduct by financial services entities that has occurred since 1 January 2008, what kinds of misconduct have been identified and what steps ASIC took in response to the identification of misconduct. The information I seek includes (but is not limited to):

1. a list of the investigations which ASIC has made into misconduct by one or more financial services entities that has occurred since 1 January 2008, identifying (in each case) the entity concerned, what misconduct was alleged and what misconduct was identified;
2. a list of the court proceedings brought, and of any other activity undertaken by ASIC in consequence of those investigations.

It would also be of assistance if ASIC could identify how and where the results of its inquiries are recorded and, if published, where they have been published. If, in addition, ASIC has other information relevant to my request or considers that there are other matters that should be drawn to my attention, I would be glad to receive that information.

Because I have only a short time in which to conduct my inquiries, it will be useful if I may have a response as soon as reasonably practicable. In the first instance, I would ask for an overview that outlines, to the extent practicable, your answers to the above questions and any other information you think appropriate by 15 January 2018. I would be grateful to receive your complete response, including any supporting documents, by 5 February 2018.

It will also be useful if the responses were submitted in the form of machine readable PDF documents submitted to the Commission at FSRCSolicitor@royalcommission.gov.au.

Finally, in order to assist with my inquiries about Australian financial services licensees and authorised representatives of licensees, I also seek from ASIC annual lists of those entities, other than natural persons, registered with ASIC as Australian Financial Services Licensees. When I say “annual lists” I have in mind a list struck at a suitable date (such as calendar or financial year’s end) for each of the last 10 years. If it is practicable, ASIC should provide the lists by way of Excel spreadsheets containing the relevant entity name and its contact details. It would be helpful if I could have at least the more recent lists by 19 December 2017.

[Signed]

K M Hayne

# Appendix 3: Entities sent initial letters

## Banks

| No. | Entity name |
| --- | --- |
| 1. | Australia and New Zealand Banking Group |
| 2. | Commonwealth Bank of Australia |
| 3. | National Australia Bank Ltd |
| 4. | Westpac Banking Corporation |
| 5. | Macquarie Bank Limited |
| 6. | HSBC Bank Australia Ltd |
| 7. | AMP Bank Ltd |
| 8. | Bank of Queensland Ltd |
| 9. | Bendigo and Adelaide Bank Ltd |
| 10. | Citigroup Pty Ltd (trading as Citibank and Citi) |
| 11. | ING Bank (Australia) Ltd |
| 12. | Rabobank Australia Ltd |
| 13. | Suncorp Bank |

## Mortgage brokers

| No. | Entity name |
| --- | --- |
| 14. | Aussie Home Loans |
| 15. | Mortgage Choice Limited |
| 16. | RAMS |
| 17. | Yellow Brick Road |
| 18. | Smartline Personal Mortgage Advisers |
| 19. | 1st Street Home Loans |
| 20. | Loan Market Group Pty Ltd |
| 21. | eChoice Home Loans Pty Ltd |

## Superannuation entities

| No. | Entity name |
| --- | --- |
| 22. | AustralianSuper Pty Ltd |
| 23. | AMP Superannuation Limited (formerly AXA) (part of AMP) |
| 24. | AON Superannuation Pty Limited |
| 25. | BT Funds Management Limited (part of Westpac Group) |
| 26. | Colonial First State Investments Limited |
| 27. | Colonial Mutual Superannuation Pty Ltd (registered business name of CommInsure) |
| 28. | First State Super |
| 29. | I.O.O.F. Investment Management Limited |
| 30. | QSuper (the largest public sector fund) |
| 31. | Suncorp Portfolio Services Limited |
| 32. | TAL Superannuation Limited |
| 33. | Zurich Australian Superannuation Pty Ltd |
| 34. | AustralianSuper |
| 35. | UniSuper |
| 36. | REST Industry Super |
| 37. | Sunsuper Pty Ltd |
| 38. | H.E.S.T. Australia Ltd. |
| 39. | Host-Plus Pty Ltd |
| 40. | CBUS |
| 41. | CareSuper |

## Insurers

|  |  |
| --- | --- |
| No. | Entity name |
| 42. | Allianz Australia Insurance Limited |
| 43. | CGU Insurance Limited |
| 44. | QBE Insurance Group |
| 45. | HBF Insurance Pty Ltd |
| 46. | Insurance Australia Limited (also owns CGU) |
| 47. | Suncorp |
| 48. | Zurich Australia Insurance |
| 49. | Commonwealth Insurance Limited (CommInsure) |
| 50. | Westpac General Insurance Limited |
| 51. | Youi Holdings |
| 52. | MLC Life Insurance (part of NAB) |
| 53. | The Colonial Mutual Life Assurance Society Limited (CommInsure) |
| 54. | TAL Life Limited |
| 55. | OnePath Life Limited (part of ANZ) |
| 56. | AMP Life Limited (part of AMP) |
| 57. | Westpac Life Insurance Services Limited (part of Westpac) |
| 58. | MetLife Insurance |
| 59. | Suncorp Life & Superannuation Limited |
| 60. | Zurich Australia Limited |
| 61. | IOOF Ltd |

## Regulators

|  |  |
| --- | --- |
| No. | Entity name |
| 62. | ASIC |
| 63. | ACCC |
| 64. | APRA |

## Peak bodies

|  |  |
| --- | --- |
| No. | Entity name |
| 65. | Mortgage and Finance Association of Australia |
| 66. | Finance Brokers Association of Australia Limited |
| 67. | The Association of Financial Advisors |
| 68. | The Financial Planning Association |
| 69. | Financial Rights Legal Centre |
| 70. | CHOICE |
| 71. | Consumer Action Law Centre |

## External dispute resolution bodies

|  |  |
| --- | --- |
| No. | Entity name |
| 72. | Superannuation Complaints Tribunal |
| 73. | Financial Services Ombudsman |
| 74. | Credit and Investment Ombudsman |

# Appendix 4: Hearing dates

|  |  |  |
| --- | --- | --- |
| Round | Dates | Location |
| Consumer lending | 13-Mar-2018 – 23-Mar-2018 | Commonwealth Law Courts Building, 305 William St,  Melbourne VIC 3000 |
| Financial advice | 16-Apr-2018 – 27-Apr-2018 | Commonwealth Law Courts Building, 305 William St,  Melbourne VIC 3000 |
| Small and medium enterprises | 21-May-2018 – 01-Jun-2018 | Commonwealth Law Courts Building, 305 William St,  Melbourne VIC 3000 |
| Regional and remote communities | 25-Jun-2018 – 29-Jun-2018 | Brisbane Magistrates Court,  363 George St,  Brisbane QLD 4000 |
|  | 02-Jul-2018 – 06-Jul-2018 | Supreme Court of the Northern Territory, Supreme Court Building, State Square,  Darwin NT 0800 |

# Appendix 5: Witnesses

## Consumer lending

| Witness | Exhibit no. | Statement | Tendered | Oral evidence given |
| --- | --- | --- | --- | --- |
| 1. Karen Cox | 1.2 | Statement of Karen Cox  – 10-Mar-2018 | 13-Mar-2018 | 13-Mar-2018 |
| 2. Anthony Waldron | 1.4 | Statement of Anthony Waldron – 02-Mar-2018 | 13-Mar-2018 | 13, 14-Mar-2018 |
|  | 1.18 | Exhibits to the Statement of Anthony Waldron  – 02-Mar-2018 | 14-Mar-2018 |  |
| 3. Angus Gilfillan | 1.20 | Statement of Angus Gilfillan  – 05-Mar-2018 | 14-Mar-2018 | 14-Mar-2018 |
| 4. Mark Harris | 1.24 | Statement of Mark Harris  – 07-Mar-2018 | 14-Mar-2018 | 14-Mar-2018 |
|  | 1.25 | Supplementary statement of Mark Harris – 12-Mar-2018 | 14-Mar-2018 |  |
| 5. Daniel Huggins | 1.27 | Statement of Daniel Huggins – 02-Mar-2018 | 15-Mar-2018 | 15-Mar-2018 |
|  | 1.28 | Supplementary statement of Daniel Huggins  – 07-Mar-2018 | 15-Mar-2018 |  |
| 6. Lynda Harris | 1.41 | Statement of Lynda Harris  – 07-Mar-2018 | 15-Mar-2018 | 15, 16- Mar-2018 |
| 7. Giles Boddy | 1.73 | Statement of Giles Boddy  – 05-Mar-2018 | 16-Mar-2018 | 16-Mar-2018 |
| 8. David Smith | 1.78 | Statement of David Smith  – 06-Mar-2018 | 16-Mar-2018 | 16-Mar-2018 |
| 9. Robert Regan | 1.82 | Statement of Robert Regan  – 08-Mar-2018 | 16-Mar-2018 | 16-Mar-2018 |
| 10. William Ranken | 1.86 | Statement of William Ranken – 04-Mar-2018 | 19-Mar-2018 | 19-Mar-2018 |
| 11. Irene Savidis | 1.92 | Statement of Irene Savidis  – 09-Mar-2018 | 19-Mar-2018 | 19-Mar-2018 |
| 12. Clive van Horen | 1.95 | Statement of Clive van Horen – 09-Mar-2018 | 19-Mar-2018 | 19, 20,  22-Mar-2018 |
|  | 1.96 | Statement of Clive van Horen – 09-Mar-2018 | 19-Mar-2018 |  |
|  | 1.97 | Supplementary statement of Clive van Horen  – 05-Mar-2018 | 19-Mar-2018 |  |
|  | 1.113 | Statement of Clive van Horen – 09-Mar-2018 | 20-Mar-2018 |  |
| 13. Heang Forbes | 1.122 | Statement of Heang Forbes  – 01-Mar-2018 | 20-Mar-2018 | 20-Mar-2018 |
| 14. Sarah Mary Stubbings | 1.126 | Statement of Sarah Stubbings – 05-Mar-2018 | 20-Mar-2018 | 20, 21- Mar-2018 |
| 15. Nalini Devi Thiruvang-adam | 1.138 | Statement of Nalini Thiruvangadam  – 15-Mar-2018 | 21-Mar-2018 | 21-Mar-2018 |
| 16. Phillip George Godkin | 1.141 | Statement of Phillip Godkin  – 05-Mar-2018 | 21-Mar-2018 | 21-Mar-2018 |
|  | 1.142 | Statement of Phillip Godkin  – 05-Mar-2018 | 21-Mar-2018 |  |
| 17. Guy Samuel Mendelson | 1.149 | Statement of Guy Mendelson – 04-Mar-2018 | 22-Mar-2018 | 22-Mar-2018 |
| 18. Michael Saadat | 1.158 | Statement of Michael Saadat – 05-Mar-2018 | 22-Mar-2018 | 1-Jun-2018 |
| 19. David James Harris | 1.160 | Statement of David Harris  – 18-Mar-2018 | 22-Mar-2018 | 22-Mar-2018 |
| 20. Clive van Horen | 1.161 | Statement of Clive van Horen – 22-Mar-2018 | 22-Mar-2018 | 19, 20,  22-Mar-2018 |
| 21. William David Malcolm | 1.164 | Statement of William Malcolm – 19-Mar-2018 | 23-Mar-2018 | 23-Mar-2018 |
|  | 1.165 | Further statement of William Malcolm – 21-Mar-2018 | 23-Mar-2018 |  |
| 22. Carol Separovich | 1.178 | Statement of Carol Separovich – 12-Mar-2018 | 23-Mar-2018 | 23-May-2018 |
|  | 1.179 | Further statement of Carol Separovich – 22-Mar-2018 | 23-Mar-2018 |  |
| 23. Gareth Russell | 1.181 | Statement of Gareth Russell – 22-Mar-2018 | 23-Mar-2018 | N/A |
| 24. Alan Machet | 1.183 | Witness statement of Alan Machet – 28-Feb-2018 | 23-Mar-2018 | N/A |
|  | 1.184 | Further statement of Alan Machet – 22-Mar-2018 | 23-Mar-2018 | N/A |

## Financial advice

| Witness | Exhibit no. | Statement | Tendered | Oral evidence given |
| --- | --- | --- | --- | --- |
| 25. Peter Kell | 2.1 | Statement of Peter Kell  – 12-Apr-2018 | 16-Apr-2018 | 16-Apr-2018 |
| 26. Donald Sillar | 2.3 | Statement of Donald Sillar  – 11-Apr-2018 | 16-Apr-2018 | N/A |
| 27. Bradley Green | 2.4 | Statement of Bradley Green – 12-Apr-2018 | 16-Apr-2018 | N/A |
| 28. Hugh Humphrey | 2.5 | Statement of Hugh Humphrey – 13-Apr-2018 | 16-Apr-2018 | N/A |
| 29. Mark Ballantyne | 2.6 | Statement of Mark Ballantyne – 13-Apr-2018 | 16-Apr-2018 | N/A |
| 30. Linda Elkins | 2.7 | Statement of Linda Elkins  – 13-Apr-2018 | 16-Apr-2018 | 18-Apr-2018 |
|  | 2.71 | Witness statement of Linda Elkins – 05-Apr-2018 | 18-Apr-2018 |  |
| 31. Ross Barnwell | 2.8 | Statement of Ross Barnwell  – 13-Apr-2018 | 16-Apr-2018 | N/A |
| 32. Matthew Lawrance | 2.9 | Statement of Matthew Lawrance – 15-Apr-2018 | 16-Apr-2018 | N/A |
| 33. Michael Wright | 2.10 | Statement of Michael Wright – 16-Apr-2018 | 16-Apr-2018 | 19, 20- Apr-2018 |
| 34 Constandina Kotsopoulos | 2.11 | Statement of Constandina Kotsopoulos – 16-Apr-2018 | 16-Apr-2018 | N/A |
| 35. Anthony Regan | 2.13 | Statement of Anthony Regan – 11-Apr-2018 | 16-Apr-2018 | 16, 17- Apr-2018 |
|  | 2.171 | Statement of Anthony Regan – 11-Apr-2018 | 23-Apr-2018 |  |
| 36. Marianne Perkovic | 2.73 | Statement of Marianne Perkovic – 03-Apr-2018 | 18-Apr-2018 | 18, 19-  Apr-2018 |
|  | 2.74 | Supplementary statement of Marianne Perkovic  – 04-Apr-2018 | 18-Apr-2018 |  |
|  | 2.75 | Further statement of Marianne Perkovic  – 03-Apr-2018 | 18-Apr-2018 |  |
|  | 2.76 | Further statement of Marianne Perkovic  – 04-Apr-2018 | 18-Apr-2018 |  |
|  | 2.77 | Further statement Marianne Perkovic – 03-Apr-2018 | 18-Apr-2018 |  |
|  | 2.78 | Further statement of Marianne Perkovic  – 09-Apr-2018 | 18-Apr-2018 |  |
|  | 2.79 | Further statement of Marianne Perkovic  – 05-Apr-2018 | 18-Apr-2018 |  |
|  | 2.172 | Statement of Marianne Perkovic – 13-Apr-2018 | 23-Apr-2018 |  |
|  | 2.196 | Statement of Marianne Perkovic – 13-Apr-2018 | 24-Apr-2018 |  |
| 37. Darren Williams | 2.92 | Statement of Darren Williams – 13-Apr-2018 | 19-Apr-2018 | N/A |
| 38. Adrian Kwa | 2.93 | Statement of Adrian Kwa  – 10-Apr-2018 | 19-Apr-2018 | N/A |
| 39. Sarah Britt | 2.94 | Statement of Sarah Britt  – 10-Apr-2018 | 19-Apr-2018 | 23 Apr-2018 |
|  | 2.161 | Statement of Sarah Britt  – 10-Apr-2018 | 23-Apr-2018 |  |
| 40. Mark Pankhurst | 2.95 | Statement of Mark Pankhurst – 13-Apr-2018 | 19-Apr-2018 | N/A |
| 41. Cameron Garrett | 2.96 | Statement of Cameron Garrett – 14-Apr-2018 | 19-Apr-2018 | N/A |
| 42. Michelle Weber | 2.97 | Statement of Michelle Weber – 16-Apr-2018 | 19-Apr-2018 | N/A |
| 43. Jacqueline McDowall | 2.98 | Statement of Jacqueline McDowall – 04-Apr-2018 | 19-Apr-2018 | 19-Apr-2018 |
| 44. Michael Wright | 2.101 | Statement of Michael Wright – 05-Apr-2018 | 19-Apr-2018 | 19, 20- Apr-2018 |
|  | 2.102 | Second statement of Michael Wright – 05-Apr-2018 | 19-Apr-2018 |  |
| 45. Darren Whereat | 2.129 | Statement of Darren Whereat – 05-Apr-2018 | 20-Apr-2018 | 20-Apr-2018 |
| 46. Kylie Rixon | 2.152 | Statement of Kylie Rixon – 05-Apr-2018 | 23-Apr-2018 | 23-Apr-2018 |
|  | 2.153 | Supplementary statement of Kylie Rixon – 18-Apr-2018 | 23-Apr-2018 |  |
| 47. Renato Mota | 2.173 | Statement of Renato Mota  – 12-Apr-2018 | 23-Apr-2018 | N/A |
| 48. Michelle Weber | 2.174 | Statement of Michelle Weber – 13-Apr-2018 | 23-Apr-2018 | N/A |
|  | 2.175 | Second statement of Michelle Weber – 13-Apr-2018 | 23-Apr-2018 |  |
| 49. Marti Crane | 2.176 | Statement of Marti Carne  – 13-Apr-2018 | 23-Apr-2018 | N/A |
| 50. Andrew Hagger | 2.178 | Statement of Andrew Hagger – 05-Apr-2018 | 23-Apr-2018 | 23, 24- Apr-2018 |
|  | 2.179 | Statement of Andrew Hagger – 13-Apr-2018 | 23-Apr-2018 |  |
| 51. Kieran Forde | 2.194 | Statement of Kieran Forde  – 12-Apr-2018 | 24-Apr-2018 | 24-Apr-2018 |
|  | 2.195 | Supplementary statement of Kieran Forde – 23-Apr-2018 | 24-Apr-2018 |  |
| 52. Donna McKenna | 2.197 | Statement of Ms Mckenna  – 16-Apr-2018 | 24-Apr-2018 | 24-Apr-2018 |
| 53. Sam Henderson | 2.200 | Statement of Sam Henderson – 29-Mar-2018 | 24-Apr-2018 | 24-Apr-2018 |
|  | 2.201 | Second statement of Sam Henderson – 05-Apr-2018 | 24-Apr-2018 |  |
|  | 2.202 | Corrections to statements of Sam Henderson (Exhibit 2.200 and 2.201) –  29-Mar-2018 | 24-Apr-2018 |  |
| 54. Dante De Gori | 2.219 | Statement of Dante  De Gori – 20-Apr-2018 | 26-Apr-2018 | 26-Apr-2018 |
| 55. Philip Kewin | 2.230 | Statement of Philip Kewin  – 04-Apr-2018 | 26-Apr-2018 | 26-Apr-2018 |
| 56. Terrence McMaster | 2.236 | Statement of Terrence McMaster – 10-Apr-2018 | 26-Apr-2018 | 26-Apr-2018 |
| 57. Louise Macaulay | 2.247 | Statement of Louise Macaulay – 25-Apr-2018 | 27-Apr-2018 | 27-Apr-2018 |

## Small and medium enterprises

| Witness | Exhibit no. | Statement | Tendered | Oral evidence given |
| --- | --- | --- | --- | --- |
| 58. Philip Khoury | 3.4 | Statement of Philip Khoury  – 18-May-2018 | 21-May-2018 | 21-May-2018 |
| 59. Carolyn Flanagan | 3.6 | Statement of Carolyn Flanagan – 14-May-2018 | 21-May-2018 | 21-May-2018 |
| 60. Dana Beiglari | 3.8 | Statement of Dana Beiglari  – 16-May-2018 | 21-May-2018 | 21-May-2018 |
| 61. Alastair Welsh | 3.10 | Statement of Alastair Welsh (Rubric 3-12) –15-May-2018 | 21-May-2018 | 21, 22- May-2018 |
|  | 3.22 | Statement of Alastair Welsh (Rubric 3-11) –19-May-2018 | 23-May-2018 |  |
|  | 3.59 | Statement of Alastair Welsh (Rubric 3-10) –17-May-2018 | 25-May-2018 |  |
|  | 3.132 | Statement of Alastair Welsh (Rubric 3-3) – 08-May-2018 | 30-May-2018 |  |
| 62. Kate Gibson | 3.15 | Statement of Kate Gibson (Rubric 3-7) –17-May-2018 | 22-May-2018 | 22, 23-  May-2018 |
| 63. Marion Messih | 3.17 | Statement of Marion Messih – 16-May-2018 | 22-May-2018 | 22-May-2018 |
| 64. Carol Separovich | 3.27 | Statement of Carol Separovich (Rubric 3-10)  – 21-May-2018 | 23-May-2018 | 23-May-2018 |
|  | 3.28 | Statement of Carol Separovich (Rubric 3-11)  – 21-May-2018 | 23-May-2018 |  |
| 65. Suzanne Riches | 3.30 | Statement of Suzanne Riches – 18-May-2018 | 23-May-2018 | 23-May-2018 |
| 66. Douglas Snell | 3.34 | Statement of Douglas Snell (Rubric 3-8) – 15-May-2018 | 24-May-2018 | 24-May-2018 |
|  | 3.133 | Statement of Douglas Snell (Rubric 3-6) – 08-May-2018 | 30-May-2018 |  |
| 67. Clive van Horen | 3.42 | Statement of Clive van Horen (Rubric 3-15) –15-May-2018 | 24-May-2018 | 24-May-2018 |
|  | 3.43 | Statement of Clive van Horen (Rubric 3-16) – 14-May-2018 | 24-May-2018 |  |
| 68. Bradley Wallis | 3.54 | Statement of Bradley Wallis – 22-May-2018 | 24-May-2018 | 24-May-2018 |
| 69. Rien Low | 3.73 | Statement of Rien Low  – 23-May-2018 | 25-May-2018 | 25-May-2018 |
| 70. David Carter | 3.75 | Statement of David Carter (Rubric 3-21) – 21-May-2018 | 25-May-2018 | 25-May-2018 |
| 71. Philip Field | 3.84 | Witness statement of Philip Field (Part A) – 18-May-2018 | 28-May-2018 | 28-May-2018 |
|  | 3.85 | Witness statement of Philip Field (Part B) – 18-May-2018 | 28-May-2018 |  |
| 72. Michael Kelly | 3.88 | Statement of Michael Kelly – 24-May-2018 | 28-May-2018 | 28-May-2018 |
| 73. Brett Perry | 3.93 | Statement of Brett Perry (Rubric 3-26) – 18-May-2018 | 28-May-2018 | 28-May-2018 |
| 74. Stephen Weller | 3.97 | Statement of Stephen Weller – 21-May-2018 | 28-May-2018 | 28-May-2018 |
| 75. Michael Doherty | 3.99 | Statement of Michael Doherty – 24-May-2018 | 28-May-2018 | 28, 29- May-2018 |
| 76. Peter Clark | 3.101 | Statement of Peter Clark (Rubric 3-24) – 27-May-2018 | 29-May-2018 | 29-May-2018 |
|  | 3.102 | Statement of Peter Clark (Rubric 3-25) – 27-May-2018 | 29-May-2018 |  |
| 77. Sinead Taylor | 3.104 | Statement of Sinead Taylor (Rubric 3-13) – 17-May-2018 | 29-May-2018 | 28, 29- May-2018 |
|  | 3.134 | Statement of Sinead Taylor (Rubric 3-1) – 08-May-2018 | 30-May-2018 |  |
| 78. Brendan Stanford | 3.106 | Statement of Brendan Stanford – 24-May-2018 | 29-May-2018 | 29-May-2018 |
| 79. David Cohen | 3.111 | Statement of David Cohen (Rubric 3-13) – 17-May-2018 | 29-May-2018 | 29-May-2018 |
|  | 3.112 | Statement of David Cohen (Rubric 3-13) – 17-May-2018 | 29-May-2018 |  |
| 80. Issac Rankin | 3.129 | Statement of Isaac Rankin (Rubric 3-2) – 08-May-2018 | 30-May-2018 | N/A |
| 81. Joanna White | 3.130 | Statement of Joanna White (Rubric 3-1) – 08-May-2018 | 30-May-2018 | N/A |
| 82. Howard Silby | 3.131 | Statement of Howard Silby (Rubric 3-4) – 23-May-2018 | 30-May-2018 | N/A |
|  | 3.184 | Statement of Howard Silby (Rubric 3-19) – 22-May-2018 | 01-Jun-2018 |  |
| 83. Ross Dillion | 3.136 | Statement of Ross Dillon  – 28-May-2018 | 30-May-2018 | 30, 31- May-2018 |
| 84. Shaun Bassett | 3.137 | Statutory declaration of Shaun Bassett  – 18-May-2018 | 31-May-2018 | 31-May-2018 |
| 85. Ross McNaughton | 3.140 | Statement of Ross McNaughton – 22-May-2018 | 31-May-2018 | 31-May-2018 |
| 86. Anna Bligh | 3.144 | Statement of Anna Bligh  – 17-May-2018 | 31-May-2018 | 31-May-2018 |
| 87. Brian Zacharias | 3.145 | Statement of Brian Zacharias (Rubric 3-6) – 15-May-2018 | 31-May-2018 | N/A |
| 88. Sean Cash | 3.146 | Statement of Sean Cash (Rubric 3-4) – 16-May-2018 | 31-May-2018 | N/A |
| 89. Chris Williams | 3.147 | Statement of Chris Williams (Rubric 3-1) – 16-May-2018 | 31-May-2018 | N/A |
| 90. Kate Gibson | 3.148 | Statement of Kate Gibson (Rubric 3-2) – 17-May-2018 | 31-May-2018 | 22, 23- May-2018 |
| 91. Ivan Mardjetko | 3.149 | Statement of Ivan Mardjetko (Rubric 3-4) – 16-May-2018 | 31-May-2018 | N/A |
| 92. Kristen O’Donoghue | 3.151 | Statement of Kirsten O'Donoghue  – 18-May-2018 | 31-May-2018 | 31-May-2018 |
| 93. Steven Kluss | 3.157 | Statement of Steven Kluss  – 28-May-2018 | 31-May-2018 | 31-May-2018 |
| 94. Scott Gregson | 3.160 | Statement of Scott Gregson  – 23-May-2018 | 31-May-2018 | 31-May-2018 |
| 95. Michael Saadat | 3.162 | Statement of Michael Saadat – 18-May-2018 | 1-Jun-2018 | 1-June-2018 |
|  | 3.163 | Further statement of Michael Saadat – 24-May-2018 | 1-Jun-2018 |  |
| 96. Timothy Mullaly | 3.171 | Statement of Timothy Mullaly – 30-May-2018 | 1-Jun-2018 | 1-Jun-2018 |

## Regional and remote communities

| Witness | Exhibit no. | Statement | Date tendered | Date/s oral evidence given |
| --- | --- | --- | --- | --- |
| 97. Dennis McMahon | 4.2 | Statement of Dennis McMahon – 19-Jun-2018 | 25-Jun-2018 | 25-Jun-2018 |
| 98. Chris Wheatcroft | 4.4 | Statement of Chris Wheatcroft – 15-Jun-2018 | 25-Jun-2018 | 25-Jun-2018 |
| 99. Warren Day | 4.6 | Statement of Warren Day  – 08-Jun-2018 | 25-Jun-2018 | 25-Jun-2018 |
| 100. Benjamin Steinberg | 4.8 | Statement of Benjamin Steinberg (Rubric 4-1)  – 18-Jun-2018 | 25-Jun-2018 | 25, 26,  27-Jun-2018 |
|  | 4.9 | Statement of Benjamin Steinberg (Rubric 4-20)  – 20-Jun-2018 | 25-Jun-2018 |  |
|  | 4.9A | Benjamin Steinberg Annexure A – 20-Jun-2018 | 25-Jun-2018 |  |
|  | 4.9B | Benjamin Steinberg Annexure B – 20-Jun-2018 | 25-Jun-2018 |  |
|  | 4.9C | Benjamin Steinberg Annexure C – 20-Jun-2018 | 25-Jun-2018 |  |
|  | 4.9D | Benjamin Steinberg Annexure D – 20-Jun-2018 | 25-Jun-2018 |  |
|  | 4.9E | Benjamin Steinberg Annexure E – 20-Jun-2018 | 25-Jun-2018 |  |
|  | 4.10 | Statement of Benjamin Steinberg (Rubric 4-38)  – 21-Jun-2018 | 25-Jun-2018 |  |
|  | 4.10F | Benjamin Steinberg Annexure F – 21-Jun-2018 | 25-Jun-2018 |  |
|  | 4.10G | Benjamin Steinberg Annexure G – 21-Jun-2018 | 25-Jun-2018 |  |
|  | 4.11 | Supplementary statement of Benjamin Steinberg (Rubric 4-38) – 22-Jun-2018 | 25-Jun-2018 |  |
|  | 4.20 | Statement of Benjamin Steinberg (Rubric 4-17)  – 18-Jun-2018 | 26-Jun-2018 |  |
| 101. Wendy Brauer | 4.31 | Statement of Wendy Brauer  – 21-Jun-2018 | 27-Jun-2018 | 27-Jun-2018 |
| 102. Bradley James | 4.33 | Statement of Bradley James (Rubric 4-16) –15-Jun-2018 | 27-Jun-2018 | 27, 28- Jun-2018 |
|  | 4.34 | Supplementary statement of Bradley James (Rubric 4-16) – 22-Jun-2018 | 27-Jun-2018 |  |
| 103. Melville Ruddy | 4.90 | Statement of Melville Ruddy – 21-Jun-2018 | 28-Jun-2018 | 28-Jun-2018 |
| 104. Sinead Taylor | 4.92 | Statement of Sinead Taylor  – 24-Jun-2018 | 28-Jun-2018 | 28, 29- May-2018 |
| 105. Deborah Smith | 4.110 | Statement of Deborah Smith – 22-Jun-2018 | 29-Jun-2018 | 29-Jun-2018 |
| 106. Ross McNaughton | 4.112 | Statement of Ross McNaughton – 18-Jun-2018 | 29-Jun-2018 | 29-June-2018 |
|  | 4.113 | Supplementary statement of Ross McNaughton  – 25-Jun-2018 | 29-Jun-2018 |  |
| 107. Alexandra Gartmann | 4.121 | Statement of Alexandra Gartmann (Rubric 4-36)  – 20-Jun-2018 | 02-Jul-2018 | 2-Jul-2018 |
| 108. Grant Cairns | 4.133 | Statement of Grant Cairns  – 16-Jun-2018 | 02-Jul-2018 | N/A |
| 109. Mark Wlossak | 4.134 | Statement of Mark Wlossak  – 19-Jun-2018 | 02-Jul-2018 | N/A |
| 110. Johanna White | 4.135 | Statement of Johanna White – 21-Jun-2018 | 02-Jul-2018 | N/A |
|  | 4.136 | Statement of Johanna White – 29-Jun-2018 | 02-Jul-2018 |  |
| 111. Nathan Boyle | 4.138 | Statement of Nathan Boyle  – 25-Jun-2018 | 03-Jul-2018 | 03-Jul-2018 |
| 112. Lynda Edwards | 4.140 | Statement of Lynda Edwards – 22-Jun-2018 | 03-Jul-2018 | 03-Jul-2018 |
| 113. Tracey Walsh | 4.144 | Statement of Tracey Walsh  – 26-Jun-2018 | 03-Jul-2018 | 03-Jul-2018 |
| 114. Bryn Jones | 4.146 | Statement of Bryn Jones  – 13-Jun-2018 | 03-Jul-2018 | 03, 04- Jul-2018 |
|  | 4.147 | Statement of Bryn Jones  – 11-Jun-2018 | 03-Jul-2018 |  |
| 115. Kathy Marika | 4.171 | Statement of Kathy Marika  – 19-Jun-2018 | 04-Jul-2018 | 04-Jul-2018 |
| 116. Russell Howden | 4.173 | Statement of Russell Howden (Rubric 4-23) – 13-Jun-2018 | 04-Jul-2018 | 04, 05- Jul-2018 |
|  | 4.174 | Statement of Russell Howden (Rubric 4-31) – 13-Jun-2018 | 04-Jul-2018 |  |
|  | 4.175 | Statement of Russell Howden (Rubric 4-42) – 28-Jun-2018 | 04-Jul-2018 |  |
| 117. Thy Do | 4.198 | Statement of Thy Do  – 30-Jun-2018 | 05-Jul-2018 | 05-Jul-2018 |
| 118. Philip Bowden | 4.200 | Statement of Phillip Bowden – 04-Jul-2018 | 05-Jul-2018 | 05-Jul-2018 |
| 119. Tony Tapsall | 4.202 | Statement of Tony Tapsall (Rubric 4-13) – 21-Jun-2018 | 05-Jul-2018 | 05, 06- Jul-2018 |
|  | 4.204 | Statement of Tony Tapsall (Rubric 4-41) – 25-Jun-2018 | 05-Jul-2018 |  |
|  | 4.205 | Supplementary statement of Tony Tapsall – 04-Jul-2018 | 05-Jul-2018 |  |
| 120. Sian Lewis | 4.220 | Statement of Sian Lewis  – 28-Jun-2018 | 06-Jul-2018 | N/A |
| 121. Robert Musgrove | 4.221 | Statement of Robert Musgrove – 15-Jun-2018 | 06-Jul-2018 | N/A |
| 122. Anthony Hampton | 4.222 | Statement of Anthony Hampton – 19-Jun-2018 | 06-Jul-2018 | N/A |
| 123. Gavin Teichner | 4.223 | Statement of Gavin Teichner – 22-Jun-2018 | 06-Jul-2018 | N/A |

# Appendix 6: Exhibits

## Consumer lending

### Day 2 – 13 March 2018

|  |  |  |
| --- | --- | --- |
| Exhibit no. | Exhibit | Page no. from transcript |
| 1.1 | Summons to Karen Margaret Cox | 50 |
| 1.2 | Statement of Karen Margaret Cox | 50 |
| 1.3 | Summons to Anthony John Waldron | 63 |
| 1.4 | Statement of Anthony John Waldron dated 02-Mar-2018 | 64 |
| 1.5 | Email from Windridge to Bosnich dated 02-Apr-2015 | 94 |
| 1.6 | ASIC Regulatory Guide, RG78 | 106 |

### Day 3 – 14 March 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 1.7 | Notice to Produce Numbered NP006 to the Proper Officer NAB dated 07-Feb-2018 | 115 |
| 1.8 | NAB Minutes Principal Board Risk Committee Meeting Minutes dated 04-Nov-2016 | 116 |
| 1.9 | Task Force Summary | 125 |
| 1.10 | Entitled People Update | 127 |
| 1.11 | LSR Report dated 30-Mar-2016 | 137 |
| 1.12 | Memo for Personal Bank Risk Committee dated May 2016 | 179 |
| 1.13 | Page 5 of the NAB Group Response dated 29-Jan-2018 | 185 |
| 1.14 | Email from Alex Milliss to Fiona Lynch dated 16-Oct-2015 | 186 |
| 1.15 | NAB Media Release dated 16-Nov-2017 | 186 |
| 1.16 | NAB Group Short Term Incentive Plan for 2017 to 2018 | 186 |
| 1.17 | Media article entitled NAB Retail and Call Centre Staff to be Rewarded for Great Customer Outcomes dated 01-Aug-2017 | 187 |
| 1.18 | Exhibits to Mr Waldron’s Statement dated 02-Mar-2018 | 187 |
| 1.19 | Summons to Mr Gilfillan | 197 |
| 1.20 | Statement of Angus Gilfillan with 36 attachments dated 05-Mar-2018 | 197 |
| 1.21 | Ernst & Young Report dated April 2017 | 203 |
| 1.22 | Letter to APRA dated 15-Sept-2017 | 208 |
| 1.23 | Summons to Mark Andrew Harris | 216 |
| 1.24 | Statement of Mark Andrew Harris dated 07-Mar-2018 | 216 |
| 1.25 | Statement of Mark Andrew Harris dated 12-Mar-2018 | 216 |

### Day 4 – 15 March 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 1.26 | Summons to Daniel James Huggins | 230 |
| 1.27 | Witness statement of Daniel James Huggins dated 02-Mar-2018 | 230 |
| 1.28 | Supplementary witness statement of Daniel James Huggins dated 07-Mar-2018 | 230 |
| 1.29 | ACA Research identifying Optimal Mortgage Broker Commission Structure | 251 |
| 1.30 | Mortgage Broker Head Group Review Working Parties | 265 |
| 1.31 | Draft Deaccreditation Letter dated 20-Feb-2017 | 277 |
| 1.32 | Standard Form Notice of Revocation of Authority to Act | 277 |
| 1.33 | Reputational Impact Brief dated 10-Mar-2017 | 279 |
| 1.34 | Reputational Impact Brief dated 11-Apr-2017 | 281 |
| 1.35 | Email Huggins to Vaswani dated 24-Feb-2017 | 284 |
| 1.36 | Email Baseley to Boer dated 24-Feb-2017 | 286 |
| 1.37 | Letter from Mr Narev to Mr Sedgwick dated 10-Feb-2017 and the Annexed Issues Paper Submission dated 10-Feb-2017 | 288 |
| 1.38 | Internal Audit Report dated 16-Aug-2017 | 296 |
| 1.39 | Issues Logs dated September 2017 | 302 |
| 1.40 | Summons to Lynda Harris | 310 |
| 1.41 | Statement of Lynda Harris with Exhibits dated 07-Mar-2018 | 311 |
| 1.42 | Email from McKenzie to MacDonald dated 08-Aug-2013 | 324 |
| 1.43 | Email from McKenzie dated 09-Aug-2013 | 324 |
| 1.44 | Contract of Shiv Sahay | 325 |
| 1.45 | Incident Report | 325 |
| 1.46 | Email from Melissa Good to Melanie Tomkins dated 19-Sep-2013 | 325 |
| 1.47 | Email to McKenzie and accompanying emails | 326 |
| 1.48 | Bankwest Broker Investigation dated 17-Sep-2013 | 328 |
| 1.49 | Email from Rakhit to McKenzie dated 17-Sep-2013 | 328 |
| 1.50 | Action Plan email from Klenner to Symond and others dated  13-Sep-2013 | 330 |

### Day 5 – 16 March 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 1.51 | Panel Lender summary dated 12-Nov-2013 | 338 |
| 1.52 | Email from Fitzgerald to Meekin dated 10-Dec-2013 | 339 |
| 1.53 | Email from Tomkins to Rasby dated 10-Dec-2013 | 343 |
| 1.54 | Email from Kennedy dated 03-Feb-2014 | 346 |
| 1.55 | Email from Matthew Whyte to Joanne Gilbey dated 07-Mar-2014 | 355 |
| 1.56 | Email to McKenzie and associated email dated 13-Mar-2014 | 356 |
| 1.57 | Email from Howell to Whyte and associated emails dated  26-Mar-2014 | 358 |
| 1.58 | ASIC Cessation of Credit Representative Form dated 10-Apr-2014 | 360 |
| 1.59 | Aussie response to ASIC letter dated 13-Oct-2014 | 361 |
| 1.60 | Email from Whyte to Gilbey dated 24-Jun-2014 | 366 |
| 1.61 | Email from Gilbey to Whyte dated 24-Jun-2014 | 367 |
| 1.62 | Email from Gilbey to Whyte dated 25-Jun-2014 | 368 |
| 1.63 | Termination letter from AHL to Nair dated 07-Jul-2014 | 369 |
| 1.64 | Document entitled Matter of Bernie Meehan, overview dated  10-Feb-2015 | 374 |
| 1.65 | AHL Incident Report dated 20-Feb-2015 | 376 |
| 1.66 | Letter from Aussie to MFAA dated 10-Apr-2015 | 378 |
| 1.67 | Contract between AHL and Nair dated 03-Sep-2008 | 380 |
| 1.68 | Contract between AHL and Khalil dated 27-Jun-2007 | 382 |
| 1.69 | Copy letter from AHL to ASIC re Meehan dated 10-Apr-2015 | 386 |
| 1.70 | Letter from ASIC to AHL dated 23-Sep-2014 | 386 |
| 1.71 | Findings from Risk Culture Workshops dated 11-Feb-2016 | 389 |
| 1.72 | Summons to Giles Edward Boddy | 390 |
| 1.73 | Witness statement of Giles Edward Boddy dated 05-Mar-2018 | 391 |
| 1.74 | Group Audit and Assurance Internal Audit Report dated  11-Dec-2017 | 410 |
| 1.75 | Risk Culture Summary dated 17 November | 416 |
| 1.76 | CBA Audit Committee Report Paper Number 12 dated 05-Feb-2018 | 421 |
| 1.77 | AHL Responsible Lending Policy | 423 |
| 1.78 | Statement of David Lee Smith dated 06-Mar-2018 | 432 |
| 1.79 | Summons to David Lee Smith | 433 |
| 1.80 | Paragraphs 170 to 177 of CBA Submission | 433 |
| 1.81 | Summons for Robert Emmett Regan | 434 |
| 1.82 | Statement of Robert Emmett Regan dated 08-Mar-2018 | 435 |
| 1.83 | Email dated 09-Mar-2018 | 447 |
| 1.84 | Email from ANZ to CALC dated 15-Mar-2018 | 447 |

### Day 6 – 19 March 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 1.85 | Summons to William Andrew Ranken | 453 |
| 1.86 | Witness statement of William Andrew Ranken | 454 |
| 1.87 | KPMG Targeted Review 2016/2017 | 476 |
| 1.88 | ANZ to Horton and APRA | 477 |
| 1.89 | Loan Review Regan dated 15-Feb-2018 | 482 |
| 1.90 | Log of Assessor’s comments re Regan | 486 |
| 1.91 | Summons to Irene Savidis | 492 |
| 1.92 | Statement of Irene Savidis dated 09-Mar-2018 | 492 |
| 1.93 | Card from CommInsure to Savidis received 28-Feb-2018 | 499 |
| 1.94 | Summons to Clive Richard van Horen | 500 |
| 1.95 | Statement of Clive van Horen | 501 |
| 1.96 | Statement of Clive van Horen in relation to Ms Savidis | 502 |
| 1.97 | Supplementary statement of Clive Richard van Horen | n/a |
| 1.98 | KPI Direct Banking Financial Year FY2016 | 508 |
| 1.99 | ASIC Report numbered 256 | 513 |
| 1.100 | Unemployed EGM Update dated 06-Feb-2017 | 532 |
| 1.101 | ASIC Media Release MR17-268 | 536 |
| 1.102 | Risk Insight Incident Report dated 31-May-2017 | 545 |
| 1.103 | ASIC File Note 21 dated 21-Sep-2017 | 550 |
| 1.104 | Email Shafir to Comyn and others dated 27-Sep-2017 | 551 |
| 1.105 | Email Troup to Narev and associated emails dated 04-Oct-2017 | 555 |
| 1.106 | APOLLO II dated 04-Oct-2017 | 556 |
| 1.107 | Paragraphs 131 to 138 of CBA Group Response dated 29-Jan-2018 | 558 |
| 1.108 | Email Troup to Kerins and others dated 05-Mar-2018 | 559 |
| 1.109 | CBA Media Release dated 07-Mar-2018 | 560 |
| 1.110 | Draft memo re CCI Troup and van Horen dated 04-Mar-2018 | 562 |
| 1.111 | Life Product Strategy Bank Channel Distribution dated 05-Mar-2018 | 565 |
| 1.112 | Emails between van Horen and Comyn dated 28-Feb-2018 | 569 |

### Day 7 – 20 March 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 1.113 | Statement of Mr Clive Richard van Horen dated 09-Mar-2018 | 582 |
| 1.114 | Retail Banking Services Report dated 12-Aug-2013 | 599 |
| 1.115 | Letter from CBA to ASIC dated 21-Oct-2014 | 600 |
| 1.116 | Risk Management Leadership Team Purpose and Operating Principles dated 29-Jun-2016 | 602 |
| 1.117 | Gender Risk Management Leadership Team dated 06-Jul-2016 | 606 |
| 1.118 | Email from Fiona Larnach to David Cohen dated 23-Aug-2016 | 614 |
| 1.119 | Agenda Data Governance Committee dated 17-Oct-2016 | 616 |
| 1.120 | Paragraph 56 of CBA Response dated 13-Feb-2018 | 620 |
| 1.121 | Summons to Heang Forbes | 623 |
| 1.122 | Witness statement of Heang Forbes | 624 |
| 1.123 | Extract from ANZ Response to 2 February 2018 Inquiry | 646 |
| 1.124 | Email from ANZ to ASIC dated 19-Jan-2017 | 646 |
| 1.125 | Summons to Sarah Stubbings | 648 |
| 1.126 | Witness statement of Sarah Mary Stubbings (and attached Exhibits) | 649 |
| 1.127 | Items 134, 135, 137, 138 and 151 of ANZ Response to  2 February 2018 Inquiry | 653 |
| 1.128 | PWC Report Mortgage, Breakfree and Offset Remediation Program dated 29-Nov-2013 | 658 |
| 1.129 | Report of CEO to Board | 662 |
| 1.130 | Audit Committee Report Year End of 30 September 2010, KPMG | 663 |
| 1.131 | ASIC Briefing Pack | 671 |
| 1.132 | PWC QA Review dated 30-Sep-2013 | 674 |
| 1.133 | Key Learnings Document dated April 2014 | 678 |
| 1.134 | Operational Risk Executive Committee Agenda dated 16-Nov-2012 | 680 |

### Day 8 – 21 March 2018

|  |  |  |
| --- | --- | --- |
| Exhibit no. | Exhibit | Page no. from transcript |
| 1.135 | Notice to Produce NP078, directed to ANZ | 689 |
| 1.136 | Offset Remediation Project Summary dated 20-Feb-2018 | 696 |
| 1.137 | Summons to Nalini Devi Thiruvangadam | 717 |
| 1.138 | Statement of Nalini Devi Thiruvangadam | 717 |
| 1.139 | St George Sovereign screenshot dated 24-Jul-2012 | 730 |
| 1.140 | Summons to Phillip George Godkin | 731 |
| 1.141 | Statement of Phillip George Godkin dated 05-Mar-2018 | 732 |
| 1.142 | Witness statement of Phillip George Godkin dated 05-Mar-2018 | 732 |
| 1.143 | Compliance Assessment Summary | 746 |
| 1.144 | Group Assurance Report | 759 |
| 1.145 | Page from the Second Line Controls Assurance Memo dated  24-Feb-2017 | 768 |
| 1.146 | Memorandum to CEO Westpac Banking Corporation dated  22-Sep-2016 | 786 |
| 1.147 | Page from the Board Risk and Compliance Committee dated  24-Apr-2017 | 787 |

### Day 9 – 22 March 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 1.148 | Summons to Guy Samuel Mendelson | 796 |
| 1.149 | Witness statement of Mr Mendelson and exhibits | 796 |
| 1.150 | Paragraphs 6.46 to 6.52 of ANZ Submission in response to Commission Letters at 0030 to 0031 dated 15-Dec-2017 | 799 |
| 1.151 | Circular letter Esanda to Accredited Dealers dated 5-Dec-2014 | 814 |
| 1.152 | ANZ Media Release dated 16-Mar-2018 | 848 |
| 1.153 | Minutes Operating Risk Executive Committee ANZ dated  12-Feb-2018 | 850 |
| 1.154 | Chief Risk Officer Report dated 21-Feb-2018 | 856 |
| 1.155 | Dealer Contract | 857 |
| 1.156 | Business Partnership and Dealer Arrangement Form | 857 |
| 1.157 | Summons to Michael Saadat | 858 |
| 1.158 | Statement of Michael Saadat dated 05-Mar-2018 | 858 |
| 1.159 | Summons to David James Harris | 862 |
| 1.160 | Statement of David James Harris | 862 |
| 1.161 | Statement of Mr van Horen | 869 |
| 1.162 | Credit Card Repayment Calculator | 893 |

### Day 10 – 23 March 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 1.163 | Summons to William David Malcolm | 905 |
| 1.164 | Statement of William David Malcolm dated 19-Mar-2018 | 905 |
| 1.165 | Further statement of William David Malcolm dated 21-Mar-2018 | 906 |
| 1.166 | Westpac response Paragraph B Credit Cards dated 29-Jan-2018 | 910 |
| 1.167 | Further submission of Westpac Item 26 | 910 |
| 1.168 | Email from Love to Malcolm dated 27-Mar-2011 | 913 |
| 1.169 | 2013 Code of Banking Practice | 925 |
| 1.170 | Letter ASIC to ABA dated 12-Sep-2012 | 928 |
| 1.171 | WBC email re ASIC Letter dated 05-Oct-2012 | 931 |
| 1.172 | ASIC letter to Westpac dated 13-Jan-2014 | 941 |
| 1.173 | Letter WBC to ASIC re Section 253 Notice dated 23-Aug-2014 | 942 |
| 1.174 | Letter Westpac to ASIC dated 20-Feb-2015 | 943 |
| 1.175 | ASIC Speaking Notes for Meeting with Chairman of Westpac dated 28-May-2015 | 951 |
| 1.176 | ASIC Note dated 18-Jun-2015 | 955 |
| 1.177 | Memorandum dated 04-Sep-2015 | 957 |
| 1.178 | Statement of Carol Separovich dated 12-Mar-2018 | 963 |
| 1.179 | Further statement of Carol Separovich dated 22-Mar-2018 | 963 |
| 1.180 | Summons to Carol Separovich | 964 |
| 1.181 | Statement of Gareth Robin William Russell dated 22-Mar-2018 | 964 |
| 1.182 | Summons to Gareth Robin William Russell | 964 |
| 1.183 | Witness statement of Alan Saul Machet dated 28-Feb-2018 | 964 |
| 1.184 | Further statement of Alan Saul Machet dated 22-Mar-2018 | 965 |
| 1.185 | Summons to Alan Saul Machet | 965 |
| 1.186 | Letter from Westpac to ASIC dated 12-Jul-2016 | 966 |
| 1.187 | Draft ASIC Report entitled Car Loan Commissions and Consumer Credit Regulation (undated but agreed as being issued in 2013) | 966 |
| 1.188 | Sovereign screen prints relevant to Mrs Thiruvangadam's Loan Commencing 24-Jul-2012 | 966 |
| 1.189 | Letter from Westpac to APRA dated 15-Sep-2017 | 967 |
| 1.190 | Report for Westpac from PWC dated May 2017 as part of APRA Targeted Review | 967 |
| 1.191 | Memo to Westpac Board, Risk and Compliance Committee in respect of the APRA Targeted Review dated 29-Jul-2017 | 967 |
| 1.192 | Memo to Westpac Board regarding Mortgage Responsible Lending Update dated 25-Aug-2017 | 967 |
| 1.193 | Document entitled Attachment 1: Westpac Response to Targeted Review Findings | 967 |
| 1.194 | Email entitled Westpac Targeted Review Report dated 25-May-2017 | 968 |
| 1.195 | Spreadsheet entitled Information Requested by APRA in Attachment B | 968 |
| 1.196 | Letter from CBA to APRA dated 15-Sep-2017 | 968 |
| 1.197 | PWC Report for CBA as part of the APRA Targeted Review dated May 2017 | 968 |
| 1.198 | Code of Practice of the Mortgage & Finance Association of Australia | 969 |
| 1.199 | Current Version of the Banking Code of Practice | 969 |
| 1.200 | Witness statement of Lynda Maree Dean dated 15-Aug-2018 | NA |
| 1.201 | Witness statement of Daniel James Huggins dated 26-Jul-2018 | NA |

## Financial advice

### Day 11 – 16 April 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 2.1 | Statement of Peter Kell dated 12-Apr-2018 | 1030 |
| 2.2 | Summons to Peter Kell | 1030 |
| 2.3 | Statement of Mr Donald Sillar dated 11-Apr-2018 | 1046 |
| 2.4 | Statement of Bradley John Green dated 12-Apr-2018 | 1048 |
| 2.5 | Statement of Mr Hugh Humphrey dated 13-Apr-2018 | 1048 |
| 2.6 | Statement of Mr Mark Robert Ballantyne dated 13-Apr-2018 | 1049 |
| 2.7 | Statement of Ms Linda Maree Elkins dated 13-Apr-2018 | 1049 |
| 2.8 | Statement of Mr Ross Andrew Barnwell dated 13-Apr-2018 | 1051 |
| 2.9 | Statement of Matthew Russell Lawrance dated 15-Apr-2018 | 1051 |
| 2.10 | Statement of Mr Michael Wright dated 16-Apr-2018 | 1052 |
| 2.11 | Statement of Ms Constandina Kotsopoulos dated 16-Apr-2018 | 1052 |
| 2.12 | Summons to Anthony George Regan | 1054 |
| 2.13 | Statement of Anthony George Regan | 1055 |
| 2.14 | Emails of January 2011 concerning approval of dial-up fees for Buyer of Last Resort | 1082 |
| 2.15 | Future Financial Advice Program Steering Committee Pack dated 06-May-2013 | 1084 |
| 2.16 | 2010 email Galletta to Steinthal | 1086 |
| 2.17 | Email Turner to Marsh and Morgan re ongoing service fees BOLR and Orphans dated 19-May-2015 | 1089 |
| 2.18 | Email Morgan to Caprioli and others dated 20-May-2015 | 1089 |
| 2.19 | Letter AMP to ASIC dated 19-Jun-2015 | 1092 |
| 2.20 | Letter AMP to ASIC dated 31-Aug-2015 | 1093 |
| 2.21 | Letter AMP to ASIC dated 17-Aug-2015 | 1096 |
| 2.22 | PowerPoint presentation AMP to ASIC dated 17-Sep-2015 | 1097 |
| 2.23 | Letter AMP to ASIC | 1099 |

### Day 12 – 17 April 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 2.24 | PWC AMP Financial Advice Review dated 30-Mar-2015 | 1108 |
| 2.25 | Letter AMP to ASIC dated 23-Jun-2015 | 1109 |
| 2.26 | Emails between Morgan, Guggenheimer and others dated  12-Jun-2015 | 1113 |
| 2.27 | Letter AMP to ASIC dated 26-Nov-2015 | 1118 |
| 2.28 | Letter AMP to ASIC dated 14-Dec-2015 | 1120 |
| 2.29 | Emails between Marsh, Collins and others dated 11-Nov-2016 | 1123 |
| 2.30 | Emails Baker Cook to Mavrakis and others dated 21-Jun-2017 | 1124 |
| 2.31 | Practice Propositions Project Steering Committee Pack dated  24-May-2013 | 1132 |
| 2.32 | FOFA Practice Proposition Stream Orphan Contracts Document Version 1.2 dated 21-May-2013 | 1134 |
| 2.33 | Emails Rakich to Parra and others dated 14-Jun-2013 | 1141 |
| 2.34 | Decision Log Spreadsheet re Meeting dated 24-May-2013 | 1142 |
| 2.35 | Emails between Byrne and Marsh and others dated 30-Aug-2013 | 1148 |
| 2.36 | PowerPoint presentation Client Transfer Policies and Processes | 1148 |
| 2.37 | Fee Remediation Outbound Call Script dated January 2016 | 1156 |
| 2.38 | Agenda, Advice Culture and Compliance Board Committee dated 15-Dec-2017 | 1163 |
| 2.39 | Meeting Pack Advice Culture and Compliance Board Committee dated 23-Jan-2018 | 1164 |
| 2.40 | Meeting Pack Advice Culture and Compliance Board Committee dated 16-Feb-2018 | 1166 |
| 2.41 | Group Risk and Compliance Committee Meeting Pack, Meeting 4 of 2015 | 1167 |
| 2.42 | Group Risk and Compliance Committee Meeting Papers dated  14-Nov-2016 | 1168 |
| 2.43 | Emails between Baker Cook and Zhang dated 17-Oct-2017 | 1173 |
| 2.44 | Notice to Produce AMP Limited NP160 | 1174 |
| 2.45 | Spreadsheet extract recording production in response to Notices to Produce | 1175 |
| 2.46 | Notice to Produce to AMP Limited, NP216 | 1175 |
| 2.47 | Four spreadsheets recording Tranches 1 to 4 of Production by AMP Limited in Response to Notice to Produce NP216 | 1176 |
| 2.48 | Emails between Salter and Mavrakis dated 18-Sep-2017 | 1177 |
| 2.49 | Emails between Mavrakis and Salter dated 19-Sep-2017 | 1179 |
| 2.50 | Email Mavrakis to Salter dated 24-Sep-2017 | 1179 |
| 2.51 | Email Salter to Baker Cook dated 21-Sep-2017 | 1179 |
| 2.52 | Draft Clayton Utz Report Mark Up dated 24-Sep-2017 | 1181 |
| 2.53 | Emails between Salter, Meller, Regan and Mavrakis dated  24-Sep-2017 | 1181 |
| 2.54 | Emails between Mavrakis and Brenner dated 25-Sep-2017 | 1182 |
| 2.55 | Emails between Mavrakis and Salter dated 04-Oct-2017 | 1182 |
| 2.56 | Emails between Salter and Mavrakis dated 04-Oct-2017 | 1184 |
| 2.57 | Draft Clayton Utz Report with Annotations by Salter | 1185 |
| 2.58 | Emails between Salter and Mavrakis dated 05-Oct-2017 | 1186 |
| 2.59 | Draft Clayton Utz Report with Annotations by Salter dated  05-Oct-2017 | 1187 |
| 2.60 | Emails between Salter and Mavrakis dated 05-Oct-2017 and  06-Oct-2017 | 1188 |
| 2.61 | Drafts Sent by Salter to Mavrakis attached to Exhibit 2.60 | 1188 |
| 2.62 | Bundle of documents relating to Final Report comprising email Mavrakis to Brenner submitting final BOLR Report dated 06-Oct-2017, Letter Clayton Utz to Brenner and Report | 1190 |
| 2.63 | Email Salter to Mavrakis dated 11-Oct-2017 | 1191 |
| 2.64 | Emails between Brenner, Salter and Mavrakis dated 15-Oct-2017 | 1192 |
| 2.65 | Email Salter to Medcraft, Brenner and others dated 04-Oct-2017 | 1193 |
| 2.66 | Email Mavrakis to Salter dated 15-Oct-2017 | 1194 |
| 2.67 | Emails between Mavrakis and Salter dated 15-Oct-2017 | 1195 |

### Day 13 – 18 April 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 2.68 | Summons to John Patrick Keating | 1209 |
| 2.69 | Statement of John Patrick Keating (and attached Exhibits) | 1210 |
| 2.70 | Summons to Linda Maree Elkins | 1240 |
| 2.71 | Witness statement of Linda Maree Elkins (and attached Exhibits) | 1241 |
| 2.72 | Summons to Marianne Perkovic | 1265 |
| 2.73 | Statement of Marianne Perkovic dated 03-Apr-2018 (with attached Exhibits) | 1266 |
| 2.74 | Supplementary statement for Marianne Perkovic dated 04-Apr-2018 | 1266 |
| 2.75 | Further statement of Marianne Perkovic dated 03-Apr-2018 | 1267 |
| 2.76 | Further statement of Marianne Perkovic dated 04-Apr-2018 (and attached Exhibits) | 1267 |
| 2.77 | Further statement of Marianne Perkovic dated 03-Apr-2018 | 1268 |
| 2.78 | Further statement of Marianne Perkovic dated 09-Apr-2018 | 1268 |
| 2.79 | Further statement of Ms Perkovic dated 05-Apr-2018 (and attached Exhibits) | 1269 |
| 2.80 | Appendix 1 Response to Notice of Direction | 1278 |
| 2.81 | Memorandum from Henderson to Chambers and others dated  12-Apr-2012 | 1303 |
| 2.82 | Email from Sutherland to Perkovic and others dated 03-May-2012 | 1304 |
| 2.83 | Email from Perkovic to Spring and others dated 11-May-2012 | 1310 |
| 2.84 | Draft Report of Deloitte dated 06-Jun-2012 | 1313 |
| 2.85 | Business Issues Management Report of Deloitte’s dated  09-Jul-2012 | 1319 |
| 2.86 | Licensee Risk Committee Agenda and papers dated 01-Mar-2013 | 1323 |
| 2.87 | Appendix 1 to CFPL Response to Notice of Direction | 1329 |
| 2.88 | Email Taylor to Macaulay and others dated 11-Jul-2014 | 1332 |
| 2.89 | Draft Deloitte Report concerning Count, Business Issues Management dated 20-Nov-2012 | 1336 |
| 2.90 | Count Risk and Compliance Forum dated December 2015 | 1342 |

### Day 14 – 19 April 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 2.91 | Statement of Advice dated 30-Oct-2014 | 1348 |
| 2.92 | Statement of Darren Williams dated 13-Apr-2018 | 1351 |
| 2.93 | Statement of Adrian Kwa dated 10-Apr-2018 | 1352 |
| 2.94 | Statement from AMP in relation to Fees for No Service of Sarah Caroline Britt dated 10-Apr-2018 | 1352 |
| 2.95 | Statement of Mark James Pankhurst dated 13-Apr-2018 | 1352 |
| 2.96 | Statement of Cameron Garrett dated 14-Apr-2018 | 1352 |
| 2.97 | Statement of Michelle Weber dated 16-Apr-2018 | 1353 |
| 2.98 | Witness statement of Jacqueline McDowall dated 04-Apr-2018 | 1354 |
| 2.99 | Summons to Jacqueline McDowall | 1354 |
| 2.100 | Summons to Michael Wright | 1375 |
| 2.101 | Statement of Michael Wright together with the Corrigenda dated  05-Apr-2018 | 1377 |
| 2.102 | Second statement of Michael Wright dated 05-Apr-2018 | 1377 |
| 2.103 | Letter Westpac to Mahadevan dated 17-Oct-2011 | 1382 |
| 2.104 | Letter Westpac Solicitors to Solicitor Assisting Royal Commission dated 17-Apr-2018 | 1382 |
| 2.105 | Draft Employment Agreement Mahadevan dated 07-Oct-2011 | 1383 |
| 2.106 | Westpac Financial Consultants Limited Employment Terms and Conditions effective September 2010 | 1384 |
| 2.107 | Financial Planner Incentive Scheme Participant Guide dated October 2014 to September 2015 | 1387 |
| 2.108 | Bank Financial Planners Remuneration and Benefits Financial Incentives Payment Plan dated April 2015 | 1388 |
| 2.109 | WBC Consequence Management Policy dated 25-Feb-2015 | 1391 |
| 2.110 | Best Interest Duty Policy dated 01-Jul-2013 | 1407 |
| 2.111 | Response Westpac to ASIC under Section 912C dated 27-Jul-2015 | 1407 |
| 2.112 | Westpac Letter and Compliance Review concerning Mahadevan dated 16-Mar-2009 | 1414 |
| 2.113 | WBC Letter and Compliance Review concerning Mahadevan dated 28-Sep-2009 | 1414 |
| 2.114 | BT Finance Group Remuneration Oversight Committee Papers dated 18-Aug-2017 | 1416 |
| 2.115 | Bank Financial Planning Consequence Management Policy dated December 2012 | 1418 |
| 2.116 | Bank Financial Planning Regional Manner Supervision Policy dated February 2013 | 1419 |

### Day 15 – 20 April 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 2.117 | ABA Banking Industry Conduct Background Check Protocol | 1459 |
| 2.118 | Letter Dover to Westpac dated 06-May-2015 | 1460 |
| 2.119 | Email Thompson dated 14-May-2015 | 1462 |
| 2.120 | Email Thompson dated 30-Jun-2015 | 1463 |
| 2.121 | Draft Report of Deloitte dated April 2018 | 1469 |
| 2.122 | Report to BTFG Advice Risk Forum dated 14-Jul-2015 | 1473 |
| 2.123 | Report to BT Advice Risk Forum dated 31-Jan-2018 | 1473 |
| 2.124 | Memo to BTFG Risk Review Committee dated 06-Mar-2018 | 1475 |
| 2.125 | Provision of Appropriate Personal Advice Control Deep Dive Memorandum dated 26-Jan-2018 | 1476 |
| 2.126 | Document entitled Another Exciting Move, BTFA Remuneration Framework | 1482 |
| 2.127 | Dated version of email at MW2 and Web Archive print dated  28-Mar-2015 | 1483 |
| 2.128 | Summons to Mr Whereat | 1485 |
| 2.129 | Witness statement of Darren John Whereat and Exhibits | 1486 |
| 2.130 | RI Advice Group Principal Authorised Representative Agreement with Carrington Corporation Proprietary Limited dated 08-May-2018 | 1489 |
| 2.131 | ASIC Media Release concerning Australian Financial Services Limited, 11-243 MR | 1490 |
| 2.132 | Memorandum AFS Retention Strategy dated 22-Mar-2013 | 1493 |
| 2.133 | Advice and Distribution Risk and Compliance Board Committee Papers dated 29-May-2013 | 1495 |
| 2.134 | Email Younger to Williams dated 15-Apr-2013 and attachment | 1496 |
| 2.135 | Authorised Representative Application Form by Doyle dated  13-Apr-2013 | 1496 |
| 2.136 | Commitment Deed dated 06-May-2013 | 1497 |
| 2.137 | Doyle Exam Results for Financial Planning Knowledge dated  15-Jul-2013 | 1499 |
| 2.138 | Complaint Letter concerning Doyle dated 07-Aug-2013 | 1500 |
| 2.139 | Advice Vetting Standard dated May 2013 | 1504 |
| 2.140 | Individual Representative’s Deed with Doyle | 1509 |
| 2.141 | Email from Peter Ornsby to Mr Doyle dated 19-May-2016 | 1528 |
| 2.142 | Authorised Representative Deed, Millennium3 and Harris | 1528 |
| 2.143 | Letter Millennium3 to Harris dated 04-Jun-2008 | 1529 |
| 2.144 | Email Nolan to Klipin and others dated 09-Aug-2015 | 1538 |
| 2.145 | ASIC Report 251 | 1540 |
| 2.146 | ASIC Report 362 | 1542 |
| 2.147 | CPS 510 Remuneration Compliance dated 12-Dec-2017 | 1542 |
| 2.148 | Letter from Dover Financial Advisers to Millennium3 Financial Services dated 24-May-2017 | 1547 |
| 2.149 | Letter from Millennium3 to Dover in reply | 1548 |

### Day 16 – 23 April 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 2.150 | Summons to Kylie Elizabeth Rixon | 1555 |
| 2.151 | 2018 Performance Assessment Framework ANZ Financial Planning dated 12-Apr-2018 | 1557 |
| 2.152 | Witness statement of Kylie Elizabeth Rixon dated 09-Apr-2018 (and attached Exhibits) | 1557 |
| 2.153 | Supplementary statement of Kylie Elizabeth Rixon dated  18-Apr-2018 | 1558 |
| 2.154 | Business Risk and Compliance Committee Report dated  January 2014 | 1581 |
| 2.155 | Global Wealth Business Risk and Compliance Committee Meeting Papers dated 26-Aug-2014 | 1583 |
| 2.156 | Business Risk and Compliance Committee Meeting Papers dated 23-Jun-2016 | 1584 |
| 2.157 | Minutes of the Business Risk and Compliance Committee Meeting dated 23-Jun-2016 | 1586 |
| 2.158 | Internal Audit Update Align Dealer Groups Risk and Compliance Board Committee dated 21-Nov-2016 | 1590 |
| 2.159 | Emails between Warner and McKinnon re Doyle dated 22-Apr-2013 and 23-Apr-2013 | 1590 |
| 2.160 | Summons to Sarah Caroline Britt | 1592 |
| 2.161 | Witness statement of Sarah Caroline Britt concerning Rubric 2.27 dated 10-Apr-2018 | 1593 |
| 2.162 | Quality Review and Statement of Actions dated 22-Sep-2016 | 1599 |
| 2.163 | ASIC Regulatory Guide RG256 | 1610 |
| 2.164 | Representative Services Agreement Charter Financial Planning Limited and Coleman | 1612 |
| 2.165 | Advice Assessment re Palmer dated 10-Dec-2012 | 1627 |
| 2.166 | Authorised Representative Application by Palmer | 1629 |
| 2.167 | Email Issue Notification Form July 2014 | 1631 |
| 2.168 | Emails of July 2014 between Carter Learning and others concerning Palmer | 1634 |
| 2.169 | Email Issue Notification Form re Palmer | 1635 |
| 2.170 | AMP Advice Recruitment Background and Reference Checking Policy Version 2.0 dated 25-Nov-2017 | 1649 |
| 2.171 | Statement of Anthony George Regan dated 11-Apr-2018 | 1650 |
| 2.172 | Statement of Marianne Perkovic dated 13-Apr-2018 | 1651 |
| 2.173 | Statement of Renato Mota | 1651 |
| 2.174 | First statement of Michelle Weber dated 13-Apr-2018 | 1651 |
| 2.175 | Second statement of Michelle Weber dated 13-Apr-2018 | 1651 |
| 2.176 | Statement of Marti Carne | 1651 |
| 2.177 | Summons to Andrew Paul Hagger | 1653 |
| 2.178 | Statement of Andrew Paul Hagger dated 05-Apr-2018 (and attached Exhibits) | 1654 |
| 2.179 | Statement of Andrew Paul Hagger dated 13-Apr-2018 (and attached Exhibits) | 1654 |
| 2.180 | MLC Application Form | 1660 |
| 2.181 | MLC Application Form | 1661 |
| 2.182 | MLC Application Form as amended | 1662 |
| 2.183 | MLC Application Form as amended | 1663 |

### Day 17 – 24 April 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 2.184 | Managing Values Report dated 27-Nov-2015 | 1680 |
| 2.185 | Minutes of the Breach Review Committee dated 31-May-2017 | 1687 |
| 2.186 | Wealth Advice Leadership Consequence Management dated  02-Nov-2017 | 1692 |
| 2.187 | Specific Concerns for Tim Steele Given to Mr Hagger on  3-Nov-2017 | 1693 |
| 2.188 | File Note dated 30-Oct-2017 | 1693 |
| 2.189 | Emails between Hagger and Thorburn dated 03-Nov-2017 and  06-Nov-2017 | 1701 |
| 2.190 | Minutes of the Board of NAB Limited dated 04-Oct-2017 | 1702 |
| 2.191 | Memorandum for the NAB Principal Board from Customer Advocate Wealth | 1705 |
| 2.192 | Memorandum for the Board of NAB Limited, Management Response to Exhibit 2.191 | 1707 |
| 2.193 | Summons to Kieran Myles Forde | 1709 |
| 2.194 | Statement of Kieran Myles Forde and Exhibit dated 12-Apr-2018 | 1710 |
| 2.195 | Supplementary statement of Kieran Myles Forde and its Exhibit dated 23-Apr-2018 | 1710 |
| 2.196 | Statement of Marianne Perkovic dated 13-Apr-2018 | 1725 |
| 2.197 | Statement of Donna McKenna dated 16-Apr-2018 | 1726 |
| 2.198 | Summons to Donna McKenna | 1726 |
| 2.199 | Summons to Sam Maxwell Henderson | 1744 |
| 2.200 | Statement of Sam Maxwell Henderson and Exhibits dated  29-Mar-2018 | 1746 |
| 2.201 | Statement and Exhibits dated 05-Apr-2018 | 1746 |
| 2.202 | Corrections to Statements Exhibit 2.200 and 2.201 | 1746 |
| 2.203 | Henderson Maxwell Financial Services Guide dated 20-Jan-2016 | 1754 |
| 2.204 | Telephone recording dated 07-Nov-2016 | 1766 |
| 2.205 | Telephone recording dated 10-Jan-2017 | 1766 |
| 2.206 | Emails between Murphy of FPA and Henderson dated April 2017 | 1768 |
| 2.207 | Email and Letter, Murphy to Henderson dated 28-Apr-2017 | 1769 |
| 2.208 | Two emails, Henderson to Murphy dated 12-May-2017 | 1770 |
| 2.209 | Emails between Murphy and Henderson dated May 2017 | 1771 |
| 2.210 | FPA Code of Professional Practice | 1772 |
| 2.211 | Emails between Henderson and De Gori of FPA dated June 2017 | 1774 |
| 2.212 | Report, Conduct Review Commission | 1775 |
| 2.213 | Henderson Response to Investigator’s Report | 1776 |
| 2.214 | Email and attachment concerning Agreed Disposal of CRC Disciplinary Proceedings | 1777 |
| 2.215 | Email of 13-Apr-2018 and Revised Summary Disposal Agreement | 1779 |
| 2.216 | Document described as Letter of Authority, McKenna to Henderson Maxwell dated 07-Nov-2016 | 1779 |
| 2.217 | File Note concerning Ms McKenna dated 07-Nov-2016 | 1780 |

### Day 18 – 26 April 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 2.218 | Summons to Dante Guiseppe De Gori | 1787 |
| 2.219 | Witness statement of Dante Guiseppe De Gori dated 20-Apr-2018 | 1788 |
| 2.220 | Emails between Henderson and De Gori dated 03-Jul-2017 | 1797 |
| 2.221 | Email Murphy to McKenna dated 20-Dec-2017 | 1800 |
| 2.222 | Email Bacon to Plater dated 22-Dec-2017 | 1802 |
| 2.223 | Emails between Bacon and McKenna dated 05-Feb-2018 to  07-Feb-2018 | 1805 |
| 2.224 | FPA Professional Accountability Actions and Outcomes at  February 2018 | 1811 |
| 2.225 | Letter Bacon to Solicitors Assisting the Commissioner dated  18-Apr-2018 | 1814 |
| 2.226 | Transcript Crc Directions Conference dated 06-Mar-2018 | 1815 |
| 2.227 | FPA Budget 2017/2018 | 1821 |
| 2.228 | FPA Professional Ongoing Fees Code | 1823 |
| 2.229 | Summons to Philip Michael Kewin | 1825 |
| 2.230 | Witness statement of Philip Michael Kewin and its Exhibits | 1826 |
| 2.231 | AFA Summary of Issues re Tindall | 1835 |
| 2.232 | AFA Investigating Officer’s Recommendation re Tindall | 1837 |
| 2.233 | AFA Membership Review Committee Report re Tindall and other Matters | 1839 |
| 2.234 | AFA Annual Report Year Ended 30-Jun-2017 | 1842 |
| 2.235 | Summons to Terrence Paul McMaster | 1844 |
| 2.236 | Witness statement of Terrence Paul McMaster dated 10-Apr-2018 | 1844 |
| 2.237 | Minutes of the Meeting of Dover Compliance Committee dated  10-Apr-2013 | 1862 |
| 2.238 | Dover Group Website Article concerning Financial Ombudsman Service dated 21-Jan-2016 | 1863 |
| 2.239 | Financial Adviser Combined Compliance Manual and Adviser’s Handbook dated 01-Feb-2018 | 1865 |
| 2.240 | Reference Checking Financial Industry Form re Palmer | 1871 |
| 2.241 | Emails between Palmer and Thompson and others dated  25-Sep-2014 | 1874 |
| 2.242 | ASIC Register of Financial Advisers Record concerning Hamilton | 1883 |
| 2.243 | ASIC Register of Financial Advisers Record concerning Houghton | 1886 |
| 2.244 | Letter FOS to ASIC, re Dover dated 08-Dec-2016 | 1890 |

### Day 19 – 27 April 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 2.245 | Dover Client Protection Policy | 1902 |
| 2.246 | Summons to Louise Macaulay | 1903 |
| 2.247 | Statement of Louise Anne Macaulay and its Exhibits dated  25-Apr-2018 | 1903 |
| 2.248 | ABA Financial Advice Recruitment and Termination Reference Checking and Information Sharing Protocol dated 20-Sep-2016 | 1918 |
| 2.249 | Minutes of Meeting of Board AMP Limited dated 16-Oct-2017 | 1928 |
| 2.250 | Email from Nicholas Mavrakis to Brian Salter attaching marked-up Pages of Clayton Utz Report dated 15-Oct-2017 | 1928 |
| 2.251 | Attachment to email in Exhibit 2.250 | 1929 |
| 2.252 | Email from Brian Salter to Nicholas Mavrakis and Melissa Baker-Cook dated 11-Oct-2017 | 1929 |
| 2.253 | Attachment to email in Exhibit 2.252 being a Section 33 Notice from ASIC dated 06-Oct-2017 | 1929 |
| 2.254 | Second attachment to email in Exhibit 2.252 being an attachment to the Section 33 Notice, a paper prepared by Brian Magellan entitled FOFA Practice Proposition Stream, Orphan Contracts, Policy and Process Changes and Recommendations | 1929 |
| 2.255 | Email chain between Brian Salter of AMP and Tim Mullaly of ASIC dated 18-Oct-2017 | 1930 |
| 2.256 | Email from Brian Salter of AMP to Tim Mullaly of ASIC dated  07-Feb-2018 | 1930 |
| 2.257 | Letter from Tim Mullaly of ASIC to Brian Salter of AMP dated  14-Mar-2018 | 1930 |
| 2.258 | Letter from Brian Salter of AMP to Peter Kell of ASIC dated  14-Nov-2017 | 1930 |
| 2.259 | Notice Issued by ASIC under Section 33 of ASIC Act dated  09-Jan-2018 | 1931 |
| 2.260 | Email from Larissa Baker-Cook to Nicholas Mavrakis and  Edmond Park dated 12-Sep-2017 | 1931 |
| 2.261 | Email chain between Larissa Baker-Cook and Nicholas Mavrakis dated 25-Sep-2017 | 1931 |
| 2.262 | Email chain between Brian Salter and Nicholas Mavrakis dated  08-Oct-2017 and 09-Oct-2017 | 1931 |
| 2.263 | Email from Nicholas Mavrakis to Brian Salter dated 09-Oct-2017 | 1931 |
| 2.264 | Email chain between Brian Salter and Nicholas Mavrakis dated  13-Oct-2017 | 1932 |
| 2.265 | Attachment to email in Exhibit 2.264 being an email chain between Tom Galletta and Maria Corpell dated 06-Sep-2011 | 1932 |
| 2.266 | Second attachment to email in Exhibit 2.264 being AMP’s Internal Audit Report dated 18-Oct-2017 | 1932 |
| 2.267 | Email from Nicholas Mavrakis to Brian Salter and Larissa Baker Cook attaching Final Report of Clayton Utz dated 16-Oct-2017 | 1932 |
| 2.268 | Attachment to email Exhibit 2.267 being Final Report of Clayton Utz dated 16-Oct-2017 | 1933 |
| 2.269 | Microsoft Outlook Schedule acceptance of meeting to take place on 17-Aug-2017 | 1933 |
| 2.270 | Email from Larissa Baker Cook to Nicholas Mavrakis and  Edmond Park dated 13-Sep-2017 | 1933 |
| 2.271 | Email from Nicholas Mavrakis to Brian Salter regarding BOLR Report Revised Draft dated 04-Oct-2017 | 1933 |
| 2.272 | Attachment to email Exhibit 2.271 being BOLR Report incorporating changes in mark-up following discussions with Catherine Brenner | 1934 |
| 2.273 | Email from Larissa Baker Cook to Nicholas Mavrakis and  Edmond Park regarding Final Draft of BOLR Report dated  24-Sep-2017 | 1934 |
| 2.274 | Email from Brian Salter to Members of the Board regarding update on CU Report dated 15-Oct-2017 | 1934 |
| 2.275 | Attachment to email Exhibit 2.274 being pages of Clayton Utz Report with updates in mark-up | 1934 |
| 2.276 | Email from Nicholas Mavrakis to Brian Salter regarding liability under the Corporations and ASIC Acts dated 15-Oct-2017 | 1935 |
| 2.277 | Updated CFP Board Pack | NA |
| 2.278 | Witness statement of Michael Wright dated 15-Aug-2018 | NA |

## Small and medium enterprises

### Day 20 – 21 May 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 3.1 | Tier 1 Capital Ratios June 2008 to June 2015 | 2012 |
| 3.2 | Letter CBA dated 10-Nov-2015 | 2013 |
| 3.3 | Summons to Mr Philip George Khoury | 2021 |
| 3.4 | Witness statement of Philip George Khoury and Exhibits dated  18-May-2018 | 2021 |
| 3.5 | Summons to Ms Carolyn Joy Flanagan | 2042 |
| 3.6 | Statement of Ms Carolyn Joy Flanagan | 2042 |
| 3.7 | Summons to Ms Dana Beiglari | 2051 |
| 3.8 | Statement of Ms Dana Beiglari dated 16-May-2018 | 2052 |
| 3.9 | Summons to Mr Alastair Derek Dawson Welsh | 2059 |
| 3.10 | Witness statement of Mr Alastair Derek Dawson Welsh in relation to Rubric 3-12 dated 15-May-2018 | 2060 |

### Day 21 – 22 May 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 3.11 | Emails between Fletcher and De Ocampo dated 20-Oct-2010 | 2108 |
| 3.12 | Company search dated 20-Oct-2010 | 2109 |
| 3.13 | Westpac File concerning Flanagan | 2144 |
| 3.14 | Summons to Ms Kate Griffith Gibson | 2147 |
| 3.15 | Witness statement of Ms Kate Gibson relating to Rubric 3-7 and Exhibits dated 27-May-2018 | 2148 |
| 3.16 | Summons to Ms Marion Angelika Messih | 2174 |
| 3.17 | Statement of Ms Marion Angelika Messih dated 14-May-2018 | 2174 |

### Day 22 – 23 May 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 3.18 | Performance Management Plan and Review, first half 2014 | 2213 |
| 3.19 | Performance Management Plan and Review, second half 2014 | 2214 |
| 3.20 | Bundle of disciplinary process documents 2017 | 2218 |
| 3.21 | Summons to Mr Alastair Derek Dawson Welsh | 2224 |
| 3.22 | Witness statement of Mr Alastair Derek Dawson Welsh concerning Rubric 3-11 dated 19-May-2018 | 2225 |
| 3.23 | Emails between Skujins, Jacquier and others dated 26-Jul-2013 | 2248 |
| 3.24 | Email Jacquier, Watt and others dated 30-Jul-2013 | 2249 |
| 3.25 | Franchise System Profile dated August 2012 | 2263 |
| 3.26 | Summons to Ms Carol Separovich | 2264 |
| 3.27 | Witness statement of Ms Carol Separovich concerning Rubric 3-10 dated 21-May-2018 | 2265 |
| 3.28 | Witness statement of Ms Carol Separovich concerning Rubric 3-11 dated 21-May-2018 | 2266 |
| 3.29 | Summons to Ms Suzanne Gail Riches | 2275 |
| 3.30 | Statement of Ms Suzanne Gail Riches dated 18-May-2018 | 2276 |
| 3.31 | Email between Riches and Vlassis dated 15-Jun-2012 | 2280 |
| 3.32 | Letter from BOQ to Suzanne Riches received on 18-May-2018 | 2298 |

### Day 23 – 24 May 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 3.33 | Summons to Mr Douglas Robert Snell | 2302 |
| 3.34 | Witness statement of Mr Douglas Robert Snell concerning  Rubric 3-8 dated 15-May-2018 | 2303 |
| 3.35 | 2012 Credit Risk Review, Pirie Street Branch | 2312 |
| 3.36 | Group Assurance Commercial Credit Risk Review, Pirie Street Branch, 2013 | 2313 |
| 3.37 | Letter BOQ to the Owner-Manager Pirie Street Branch dated  10-Dec-2012 | 2316 |
| 3.38 | Letter FOS to BOQ dated 09-Dec-2014 | 2333 |
| 3.39 | Email from Vine of BOQ to Gardini, FOS dated 13-Feb-2015 | 2340 |
| 3.40 | Emails between Vine, Mouat and others dated May and June 2015 | 2343 |
| 3.41 | Summons to Mr Clive Richard van Horen | 2358 |
| 3.42 | Statement of Mr Clive Richard van Horen concerning Rubric 3-15 dated 15-May-2018 | 2358 |
| 3.43 | Statement of Mr Clive Richard van Horen relating to Rubric 3-16 dated 14-May-2018 | 2358 |
| 3.44 | Executive Risk Committee Memorandum, December 2014 | 2363 |
| 3.45 | Small Business Risk Subcommittee agenda and accompanying documents dated 26-May-2016 | 2374 |
| 3.46 | Letter to Whom It May Concern concerning interest overcharging dated 05-Nov-2015 | 2381 |
| 3.47 | Email to C & Cs Escalations dated 14-Jul-2015 | 2384 |
| 3.48 | Email to C & Cs Escalations dated 28-Jul-2015 | 2385 |
| 3.49 | Email to GCR, First Point Correspondence dated 06-Aug-2015 | 2386 |
| 3.50 | Emails between Leo and van Horen dated 17-Feb-2017 | 2389 |
| 3.51 | DDI Scrum Minutes dated 24-Nov-2016 | 2390 |
| 3.52 | DDI Scrum Minutes dated 15-Sep-2016 | 2393 |
| 3.54 | Statement of Mr Bradley Paul Wallis dated 22-May-2018 | 2399 |
| 3.55 | Summons to Mr Bradley Paul Wallis | 2399 |
| 3.56 | Excel spreadsheet Profit and Loss | 2404 |
| 3.57 | Home Loan Application document dated 06-Jun-2016 | 2415 |

### Day 24 – 25 May 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 3.58 | Summons to Mr Alastair Derek Dawson Welsh | 2420 |
| 3.59 | Statement of Mr Alastair Derek Dawson Welsh and its Exhibits in response to Rubric 3-10 | 2420 |
| 3.60 | Screenshot events concerning Byabarra Property dated  4 to 17 May 2016 | 2435 |
| 3.61 | Emails between Athanasopoulos, Brander and others dated  16-May-2016 | 2438 |
| 3.62 | Emails between Handley, O’toole and others dated 20-May-2016 | 2440 |
| 3.63 | Internal notes, Bank of Melbourne | 2447 |
| 3.64 | Emails between Mei Zhao and Wallis dated 10-Jul-2017 | 2447 |
| 3.65 | Advance Application File | 2449 |
| 3.66 | Emails between Goel, Conder and others dated October 2017 | 2451 |
| 3.67 | Emails between Li and Zhao dated 19-Oct-2017 | 2452 |
| 3.68 | Internal Bank of Melbourne notes dated October 2017 | 2456 |
| 3.69 | Letter from FOS to Bank of Melbourne dated 14-Dec-2017 | 2462 |
| 3.70 | Letter from Bank of Melbourne to FOS dated 19-Dec-2017 | 2463 |
| 3.71 | St George Consumer Lending Policy dated January 2009 | 2467 |
| 3.72 | Summons to Rien Peter Low | 2469 |
| 3.73 | Statement of Rien Peter Low dated 23-May-2018 | 2469 |
| 3.74 | Summons to David Anthony Carter | 2494 |
| 3.75 | Statement of David Antony Carter relating to Rubric 3-21  and Exhibits | 2494 |
| 3.76 | Outline of evidence of Jennifer Low | 2495 |
| 3.77 | Outline of evidence of Rien Low | 2495 |
| 3.78 | Letter Suncorp to FOS dated 14-Jun-2016 | 2501 |
| 3.79 | Suncorp emails of May 2017 to Jackson and others | 2518 |
| 3.80 | Online conversation Goldspring dated 13-Jul-2017 | 2522 |
| 3.81 | Emails Calcott and others dated 28-Jul-2017 | 2522 |
| 3.82 | Email chain Goldspring, Calcott and others dated August 2017 | 2525 |

### Day 25 – 28 May 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 3.83 | Summons to Philip Field | 2538 |
| 3.84 | Witness statement of Philip Field Part A dated 18-May-2018 | 2539 |
| 3.85 | Witness statement of Philip Field Part B dated 18-May-2018 | 2539 |
| 3.86 | FOS Responsible Lending Series, How We Assess Customer Loss | 2546 |
| 3.87 | Summons to Michael Lawrence Kelly | 2555 |
| 3.88 | Statement of Michael Lawrence Kelly dated 24-May-2018 | 2555 |
| 3.89 | Letter Bankwest to Silversun, March 2011 | 2576 |
| 3.90 | Emails between Kelly and O’Brien dated March 2011 | 2577 |
| 3.91 | Emails between Kelly and O’Brien dated March 2011 | 2577 |
| 3.92 | Summons to Brett Robert Perry | 2585 |
| 3.93 | Statement and Exhibits of Brett Robert Perry in relation to  Rubric 3-26 | 2585 |
| 3.94 | Ail Houwen to Galbraith dated 26-May-2010 | 2602 |
| 3.95 | Emails between Nathan, Howe, O’Brien and other dated  March 2011 | 2615 |
| 3.96 | Summons to Stephen Francis Weller | 2617 |
| 3.97 | Statement of Stephen Francis Weller and Exhibits dated  21-May-2018 | 2618 |
| 3.98 | Summons to Michael Edwin Doherty | 2632 |
| 3.99 | Witness statement of Michael Edwin Doherty | 2632 |

### Day 26 – 29 May 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 3.100 | Summons to Peter Nathaniel Clark | 2664 |
| 3.101 | Statement and Exhibits of Peter Nathaniel Clark relating to  Rubric 3-24 dated 27-May-2018 | 2665 |
| 3.102 | Statement of Peter Nathaniel Clark and Exhibits relating to  Rubric 3-25 | 2665 |
| 3.103 | Summons to Sinead Taylor | 2699 |
| 3.104 | Statement of Sinead Taylor in response to Rubric 3-13 | 2700 |
| 3.105 | Summons to Brendan John Stanford | 2701 |
| 3.106 | Statement and Exhibits of Brendan John Stanford dated  24-May-2018 | 2702 |
| 3.107 | Email Medway to Bankwest dated 26-Jun-2014 | 2719 |
| 3.108 | Email between Bankwest Medway and Stanford and others dated 27-Jun-2014 | 2720 |
| 3.109 | Emails between Bankwest, Medway and others dated 02-Jul-2014 | 2721 |
| 3.110 | Summons to David Cohen | 2723 |
| 3.111 | Statement of David Cohen with respect to Questions 8 to 34 of Rubric 3-13 dated 17-May-2018 | 2724 |
| 3.112 | Statement of David Cohen in relation to Questions 23, 29 and 30 of Rubric 3-13 and Exhibits dated 17-May-2018 | 2724 |
| 3.113 | Submission to Risk Committee dated 25-Mar-2009 | 2729 |
| 3.114 | Strategy Memorandum dated 01-Apr-2009 | NA |
| 3.115 | Bankwest Business Portfolio Review dated 07-Apr-2009 | 2732 |
| 3.116 | Memorandum to Executive Risk Committee dated 11-Sep-2009 | 2733 |
| 3.117 | Presentation March 2010 Watch List Troublesome and Impaired Account Update | 2737 |
| 3.118 | Email from Sutton to Blair dated 17 March 2010 and attachment Property Finance Unit National Survey Credit Review | 2739 |
| 3.119 | Email dated 17-May-2010 to Pike and others and attached presentation concerning Project Magellan | 2740 |

### Day 27 – 30 May 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 3.120 | Report to CBA Executive Risk Committee dated 05-Mar-2013 | 2754 |
| 3.121 | Credit Risk Form Executive Summary | 2781 |
| 3.122 | Email Goldsmith to State Manager dated 25-Oct-2010 | 2782 |
| 3.123 | Email Goldsmith to Hensman dated 15-Nov-2010 | 2783 |
| 3.124 | Memorandum Maxwell Bankwest Risk Management dated  28-Nov-2011 | 2793 |
| 3.125 | Strategy Paper dated 12-Apr-2013 | 2797 |
| 3.126 | Emails between Fragar and Medway dated 27-Jun-2014 | 2803 |
| 3.127 | Email between Bates and Hornstra dated 01-Jul-2014 | 2804 |
| 3.128 | Emails between Reeves, Leo and others dated 12-Jan-2017 | 2823 |
| 3.129 | Witness statement of Isaac Rankin in response to Rubric 3-2 | 2824 |
| 3.130 | Witness statement of Joanna White in response to Rubric 3-1 | 2824 |
| 3.131 | Witness statement of Howard Silby in response to Rubric 3-4 | 2824 |
| 3.132 | Witness statement of Alastair Welsh in response to Rubric 3-3 | 2825 |
| 3.133 | Douglas Snell in response to Rubric 3-6 | 2825 |
| 3.134 | Statement of Sinead Taylor in response to Rubric 3-1 | 2825 |
| 3.135 | Summons to Ross Alan Dillon | 2827 |
| 3.136 | Statement of Ross Alan Dillon dated 28-May-2018 | 2827 |

### Day 28 – 31 May 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 3.137 | Statutory Declaration of Mr Bassett dated 18-May-2018 | 2878 |
| 3.138 | Summons to Mr Bassett | 2879 |
| 3.139 | Summons to Ross Hugh McNaughton | 2886 |
| 3.140 | Statement of Ross Hugh McNaughton as amended with accompanying Exhibits | 2888 |
| 3.141 | Business Memorandum of Increase dated 25-Mar-2013 | 2897 |
| 3.142 | Email Moynahan to Bassett dated 05-May-2015 | 2906 |
| 3.143 | Summons to Anna Maria Bligh | 2911 |
| 3.144 | Statement of Anna Maria Bligh with its Exhibits | 2911 |
| 3.145 | Statement of Brian Zacharias prepared in response to Part C of Rubric 3-6 dated 15-May-2018 | 2929 |
| 3.146 | Statement of Sean Leo Cash prepared in response to Part C of Rubric 3-4 dated 16-May-2018 | 2929 |
| 3.147 | Statement of Christopher John Williams prepared in response to Part C of Rubric 3-1 dated 16-May-2018 | 2929 |
| 3.148 | Statement of Kate Gibson prepared in response to Part C of  Rubric 3-2 dated 17-May-2018 | 2930 |
| 3.149 | Statement of Ivan Mardjetko prepared in response to Part C of Rubric 3-4 dated 16-May-2016 | 2930 |
| 3.150 | Summons to Kirsten Marne O’Donoghue | 2931 |
| 3.151 | Statement of Kirsten Marne O’Donoghue and Exhibits | 2931 |
| 3.152 | Email Brooks to Lindberg and others dated 13-Apr-2017 | 2932 |
| 3.153 | Email from Moyes and others dated 10-May-2017 | 2933 |
| 3.154 | Agenda of meeting: Small Business Loans Unfair Contract Terms dated 19-Jun-2017 | 2934 |
| 3.155 | Emails between Brooks, Green and others dated 07-Mar-2018 | 2934 |
| 3.156 | Summons to Steven John Kluss | 2936 |
| 3.157 | Statement of Steven John Kluss | 2936 |
| 3.158 | CT Contract Term Protections Information Sheet | 2942 |
| 3.159 | Summons to Scott Gregson | 2949 |
| 3.160 | Witness statement of Scott Peter Gregson | 2950 |

### Day 29 – 1 June 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 3.161 | Summons to Mr Saadat | 2965 |
| 3.162 | Witness statement of Mr Saadat and Exhibits dated 18-May-2018 | 2966 |
| 3.163 | Further witness statement of Mr Saadat dated 24-May-2018 | 2966 |
| 3.164 | Emails between Curtis, Saadat and others dated July 2015 | 2976 |
| 3.165 | Emails between Tanzer, Saadat and others dated January 2016 | 2977 |
| 3.166 | Preliminary Planning Document Unfair Contracts Terms with accompanying email concerning Project Planning dated May 2016 | 2979 |
| 3.167 | Emails between Curtis, Saadat and others dated September 2016 | 2985 |
| 3.168 | Joint Media Release ASIC and ASBFEO dated 09-Mar-2017 | 2995 |
| 3.169 | Media Release of ASIC and ASBFEO dated 16-May-2017 | 3001 |
| 3.170 | Summons to Mr Mullaly | 3008 |
| 3.171 | Statement of Mr Mullaly and Exhibits dated 30-May-2018 | 3008 |
| 3.172 | ASIC Media Release 16-009MR | 3017 |
| 3.173 | ASIC Media Release 14-235MR | 3022 |
| 3.174 | Credit Memo PDF file |  |
| 3.175 | FOS Case number 369034 PDF file | NA |
| 3.176 | Dispute 369034 Suzanne Riches |  |
| 3.178 | BWA email 25-Aug-2008, Andrew Steel annual review and increase in interest margin | NA |
| 3.179 | Re: Problem Loan Identification | NA |
| 3.180 | Strategy Paper Stanford | NA |
| 3.183 | RG 183 PDF file | NA |
| 3.184 | Statement of Howard Silby, National Australia Bank, made in response to Rubric 3-19 and Exhibits | NA |
| 3.185 | Email with subject heading ‘FW: Thir Pty Ltd ATF The Wallis Family Trust – 502574’ | NA |
| 3.186 | Expert Determination Report Pursuant to the Share Deed dated  8-Oct-2008 (as amended) CBA and HBOS Australia Pty Ltd dated  7-Jul-2009 | NA |
| 3.187 | CBA, Profit Announcement for the half year ended 31-Dec-2008 dated 11-Feb-2009 | NA |
| 3.188 | Australian Small Business and Family Enterprise Ombudsman, The Need for Further Inquiry into BWA/CBA’s Treatment of Corporate and SME Customers Post Acquisition of BWA, undated | NA |
| 3.189 | CBA, Profit Announcement for the Full Year ended 30-Jun-2010 dated 11-Aug-2010 | NA |
| 3.190 | CBA, Basel II Pillar 3 – Capital Adequacy and Risk Disclosures: Quarterly Update as at 31-Mar-2009 | NA |
| 3.191 | CBA, Basel II Pillar 3 – Capital Adequacy and Risk Disclosures: Quarterly Update as at 30-Sep-2009 | NA |
| 3.192 | CBA, Basel II Pillar 3 – Capital Adequacy and Risk Disclosures as at 31-Dec-2009 | NA |
| 3.193 | CBA, Annual Report 2010 dated 11-Aug-2010 | NA |
| 3.194 | Credit Sanctioning Increase dated 23-Jan-2009 | NA |
| 3.195 | CBA, Joint Statement by Commonwealth Bank and Rory O’Brien dated 2-May-2014 | NA |
| 3.196 | Bankwest, Annual Financial Report 31 December 2008 dated  30-Apr-2009 | NA |
| 3.197 | CBA, Acquisition of BankWest and St Andrew’s Australia – A Compelling Strategic Growth Opportunity 8-Oct-2008 | NA |
| 3.198 | Letters from Bankwest and BOS International (Australia) Limited to Rory O’Brien dated 19-Dec-2008, 23-Dec-2008 | N/A |
| 3.199 | Letter from Jane Couchman, CBA, to Chris Green, ASIC, dated  15-May-2018 | NA |
| 3.200 | Share Sale Deed dated 08-Oct-2008 | N/A |

## Regional and remote communities

### Day 30 – 25 June 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 4.1 | Summons to Mr Denis McMahon | 3087 |
| 4.2 | Statement of Mr Denis McMahon dated 19-Jun-2018 | 3088 |
| 4.3 | Summons to Mr Chris Wheatcroft | 3090 |
| 4.4 | Statement of Mr Chris Wheatcroft dated 15-Jun-2018 | 3090 |
| 4.5 | Summons to Mr Warren Day | 3092 |
| 4.6 | Statement of Mr Warren Day dated 08-Jun-2018 | 3093 |
| 4.7 | Summons to Mr Benjamin William Steinberg | 3124 |
| 4.8 | Witness statement of Mr Benjamin William Steinberg concerning Rubric 4-1 | 3124 |
| 4.9 | Witness statement of Mr Benjamin William Steinberg in relation to Rubric 4-20 With Annexures | 3126 |
| 4.10 | Witness statement of Mr Benjamin William Steinberg in relation to Rubric 4-38 | 3127 |
| 4.11 | Supplementary statement of Mr Benjamin William Steinberg concerning Rubric 4-38 | 3127 |

### Day 31 – 26 June 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 4.12 | Minutes of ANZ Board dated 06-Aug-2015 | 3161 |
| 4.13 | Code of Banking Practice | 3164 |
| 4.14 | Letter ANZ to Cheesmans dated 30-Aug-2012 | 3196 |
| 4.15 | Diary Note dated 27-Sep-2012 | 3197 |
| 4.16 | Diary Note dated 31-Dec-2012 | 3199 |
| 4.17 | Memorandum, Landmark Taskforce Consideration re Cheesmans dated 26-Apr-2016 | 3207 |
| 4.18 | Lending Services Agribusiness Discussion Document dated 01-Jun-2015 | 3209 |
| 4.19 | Letter Corrs Chambers Westgarth re Farm Debt Mediation dated 21-May-2014 | 3245 |
| 4.20 | Statement of Mr Benjamin William Steinberg concerning  Rubric 4-17 dated 18-Jun-2018 | 3249 |
| 4.21 | Emails between Steinberg, Saliba and others dated 23-Apr-2014 | 3258 |

### Day 32 – 27 June 2018

| Exhibit no. | Exhibit | Page no.  from transcript |
| --- | --- | --- |
| 4.22 | Group Wholesale Portfolio Management Strategy 2015 | 3275 |
| 4.23 | Farming Segment Support Strategy Board Paper dated 06-Aug-2015 | 3298 |
| 4.24 | Landmark Portfolio Upgrade Board Paper | 3303 |
| 4.25 | Credit Memorandum concerning Hirsts dated 02-Aug-2011 | 3310 |
| 4.26 | Letter of Offer to Hirsts dated 02-Aug-2011 | 3310 |
| 4.27 | Diary note dated 15-Aug-2011 | 3311 |
| 4.28 | Email chain ANZ to Hirsts dated 23-Aug-2011 | 3313 |
| 4.29 | Summons to Mr Michael Hirst | 3315 |
| 4.30 | Summons to Mrs Wendy Jolene Brauer | 3320 |
| 4.31 | Statement of Mrs Wendy Jolene Brauer dated 21-Jun-2018 | 3320 |
| 4.32 | Summons to Mr Bradley Mark James | 3340 |
| 4.33 | Statement of Mr Bradley Mark James dated 15-Jun-2018 | 3340 |
| 4.34 | Statement of Mr Bradley Mark James dated 22-Jun-2018 | 3341 |
| 4.35 | 2009 Appraisal Form, Manager Dalby Branch, Rabobank | 3347 |
| 4.36 | Rabobank Worldwide Compliance Standards dated November 2006 | 3352 |
| 4.37 | Property Inspection/Valuation Report, Jamberoo dated 30-Jul-2009 | 3355 |
| 4.38 | Rabobank Valuation Policy dated 19-Feb-2007 | 3357 |
| 4.39 | EY Report APRA Targeted Review dated 30-Jun-2011 | 3359 |
| 4.40 | Letter APRA to Rabobank dated 02-Dec-2011 | 3360 |
| 4.41 | Letter Rabobank to APRA dated 16-Dec-2011 | 3361 |
| 4.42 | Memo to Executive Committee Rabobank dated 22-Jul-2014 | 3362 |
| 4.43 | Letter APRA to Rabobank re Prudential Review Report dated 10-Nov-2017 | 3365 |
| 4.44 | Letter Rabobank to APRA dated 28-Nov-2017 | 3366 |
| 4.45 | Property Inspection and Valuation Report dated 29-Jul-2009 | 3370 |
| 4.46 | Email to Brauers dated 23-Jul-2009 | 3370 |
| 4.47 | Email from Gray dated 17-Sep-2009 | 3377 |

### Day 33 – 28 June 2018

| Exhibit no. | Exhibit | Page no.  from transcript |
| --- | --- | --- |
| 4.48 | Email to Brauers dated 17-Sep-2009 | 3383 |
| 4.49 | Email to Gray dated 21-Sep-2009 | 3386 |
| 4.50 | Email to the Brauers dated 22-Sep-2009 | 3389 |
| 4.51 | Email from the Brauers to Rabobank dated 03-Jun-2010 | 3387 |
| 4.52 | Emails to the Brauers dated August 2010 | 3401 |
| 4.53 | Email from Brauer dated 17-Sep-2010 | 3402 |
| 4.54 | Emails from the Brauers dated 25-Sep-2010 | 3403 |
| 4.55 | Emails between the Brauers and Rabobank dated 14-Jan-2011 | 3404 |
| 4.56 | Email from Rabobank dated 14-Jan-2011 | 3405 |
| 4.57 | Sedgwick Retail Banking Remuneration Review | 3411 |
| 4.58 | Rabobank Lending Ratio Guidelines dated 24-Dec-2008 | 3425 |
| 4.59 | Email dated 04-Jul-2009 | 3426 |
| 4.60 | Email dated 07-Jul-2009 | 3426 |
| 4.61 | Email dated 08-Jul-2009 | 3426 |
| 4.62 | Email dated 22-Jul-2009 | 3426 |
| 4.63 | Email dated 22-Jul-2009 | 3426 |
| 4.64 | Email dated 23-Jul-2009 | 3426 |
| 4.65 | Email dated 23-Jul-2009 | 3426 |
| 4.66 | Email dated 05-Aug-2009 | 3426 |
| 4.67 | Email dated 05-Aug-2009 | 3426 |
| 4.68 | Email dated 05-Aug-2009 | 3426 |
| 4.69 | Email dated 13-Aug-2009 | 3426 |
| 4.70 | PDF file dated 13-Aug-2009 | 3426 |
| 4.71 | Email dated 13-Aug-2009 | 3426 |
| 4.72 | PDF file dated 13-Aug-2009 | 3426 |
| 4.73 | Email dated 25-Aug-2009 | 3426 |
| 4.74 | Email dated 25-Aug-2009 | 3426 |
| 4.75 | PDF file dated 25-Aug-2009 | 3427 |
| 4.76 | Email dated 31-Aug-2009 | 3427 |
| 4.77 | XPS file dated 31-Aug-2009 | 3427 |
| 4.78 | Email dated 31-Aug-2009 | 3427 |
| 4.79 | Email dated 31-Aug-2009 | 3427 |
| 4.80 | Email dated 01-Sep-2009 | 3427 |
| 4.81 | Email dated 18-Sep-2009 | 3427 |
| 4.82 | Email dated 18-Sep-2009 | 3427 |
| 4.83 | PDF file dated 22-Sep-2009 | 3427 |
| 4.84 | Email dated 22-Sep-2009 | 3427 |
| 4.85 | VSD file dated 22-Sep-2009 | 3427 |
| 4.86 | Email dated 14-Jan-2011 | 3427 |
| 4.87 | Rabobank KPIs Rural Manager (current) | 3428 |
| 4.88 | Performance Improvement Plan, Brauers’ Manager | 3428 |
| 4.89 | Summons to Mr Melville Ruddy | 3430 |
| 4.90 | Statement of Mr Melville Ruddy dated 21-Jun-2018 and Annexures | 3431 |
| 4.91 | Summons to Ms Sinead Taylor | 3453 |
| 4.92 | Statement of Ms Sinead Taylor dated 24-Jun-2018 | 3453 |
| 4.93 | Rural and Regional Banking KPIs for Financial Year 2012 | 3463 |
| 4.94 | Rural and Regional Champions, August 2011 | 3464 |
| 4.95 | Spreadsheet Remuneration Packages Bankwest Bank Managers 2011 | 3466 |
| 4.96 | Commercial Business and Private Bank FY12 KPIs and Incentive Scheme Overview | 3467 |
| 4.97 | Emails Nilsson to King | 3479 |
| 4.98 | Emails between Durack and Douglas dated 13-Jun-2013 | 3488 |
| 4.99 | Policy GCS Team, Management of FOS Complaints dated 02-Jul-2013 | 3491 |
| 4.100 | Bankwest response to FOS re Ruddy dated 13-Apr-2015 | 3492 |
| 4.101 | FOS Determination dated 25-Nov-2014 | 3498 |

### Day 34 – 29 June 2018

| Exhibit no. | Exhibit | Page no.  from transcript |
| --- | --- | --- |
| 4.102 | Notice to Produce Number 653 | 3509 |
| 4.103 | Manager’s Resignation Letter | 3510 |
| 4.104 | Emails between Ellul, Watson and others at Bankwest,  dated 02-Apr-2012 to 03-Apr-2012 | 3514 |
| 4.105 | Email from King, Bankwest dated 02-Apr-2012 | 3516 |
| 4.106 | Memorandum Toowoomba Business Centre Process Issues | 3517 |
| 4.107 | Briefing note Bankwest | 3520 |
| 4.108 | Email chain Status and Update Toowoomba dated 04-Apr-2012 | 3520 |
| 4.109 | Summons to Mrs Deborah Smith | 3537 |
| 4.110 | Statement of Mrs Deborah Smith dated 22-Jun-2018 | 3537 |
| 4.111 | Summons to Mr Ross McNaughton | 3567 |
| 4.112 | Witness statement of Mr Ross McNaughton with Exhibits dated 18-Jun-2018 | 3567 |
| 4.113 | Supplementary statement of Mr McNaughton dated 25-Jun-18 | 3568 |
| 4.114 | SBS Hardship Procedural | 3589 |
| 4.115 | Emails between Avent, Starky and others dated 10-Nov-2014 | 3600 |
| 4.116 | Emails Ashley Smith to Starky dated 11-Jan-2017 | 3604 |
| 4.117 | Standard APS 220 | 3605 |
| 4.118 | Financial Hardship Document HAR101.1 | 3605 |
| 4.119 | Hardship Notice HAR102 | 3605 |

### Day 35 – 2 July 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 4.120 | Summons to Ms Alexandra Esma Maria Gartmann | 3611 |
| 4.121 | Statement and Exhibits to the Statement of Ms Alexandra Esma Maria Gartmann in response to Rubric 4.36 | 3612 |
| 4.122 | List of Banks adopting Code of Banking Practice | 3623 |
| 4.123 | Submission Bendigo Bank dated 29-Jan-2018 | 3625 |
| 4.124 | Bendigo Adelaide Bank letter to Royal Commission dated 18-May-2018 | 3634 |
| 4.125 | KPMG Engagement Letter dated 18-Mar-2010 | 3645 |
| 4.126 | Letter APRA to Elders Rural Bank dated 01-Jul-2009 | 3653 |
| 4.127 | Letter APRA to Rural Bank Limited dated 07-Jan-2011 | 3666 |
| 4.128 | Board Credit Committee Meeting Pack dated 17-Aug-2011 | 3682 |
| 4.129 | Letter APRA to Rural Bank dated 14-Mar-2012 | 3683 |
| 4.130 | Rural Bank Response to 1 July 2009 APRA Prudential Review Report dated 24-Aug-2009 | 3687 |
| 4.131 | Rural Bank Response to 7 January 2011 APRA Prudential Review Report dated 14-Feb-2011 | 3687 |
| 4.132 | Rural Bank’s Response to 14 March 2012 APRA Prudential Review Report with attachment, 24 April 2012 APRA Prudential Review Action Plan dated 26-Apr-2012 | 3688 |
| 4.133 | Statement from Mr Grant Michael Cairns dated 19-Jun-2018 | 3688 |
| 4.134 | Statement from Mr Mark Wlossak dated 19-Jun-2018 | 3689 |
| 4.135 | Statement from Johanna White dated 21-Jun-2018 | 3689 |
| 4.136 | Statement from Johanna White dated 29-Jun-2018 | 3689 |

### Day 36 – 3 July 2018

| Exhibit no. | Exhibit | Page no.  from transcript |
| --- | --- | --- |
| 4.137 | Summons to Mr Nathan Boyle | 3712 |
| 4.138 | Statement of Mr Nathan Boyle dated 25-Jun-2018 | 3713 |
| 4.139 | Summons to Mrs Lynda Edwards | 3716 |
| 4.140 | Statement of Mrs Lynda Edwards dated 22-Jun-2018 | 3717 |
| 4.141 | Visual Tool used by Financial Capability Workers | 3735 |
| 4.142 | Proposed Code of Banking Practice | 3738 |
| 4.143 | Summons to Ms Tracey Walsh | 3764 |
| 4.144 | Statement of Ms Tracey Walsh dated 26-Jun-2018 | 3764 |
| 4.145 | Summons to Mr Bryn Jones | 3784 |
| 4.146 | Statement and Exhibits of Mr Bryn Jones dated 13-Jun-2018 | 3785 |
| 4.147 | Statement of Mr Bryn Jones and its Exhibits dated 11-Jun-2018 | 3786 |
| 4.148 | Media Release dated 29-Jun-2018 | 3800 |
| 4.149 | ACBF Website Screenshot | 3805 |
| 4.150 | ACBF Media Release dated 27-Jun-2018 | 3807 |
| 4.151 | ASIC Analysis Funeral Insurance Sector as at 30-Jun-2013 | 3811 |

### Day 37 – 4 July 2018

| Exhibit no. | Exhibit | Page no.  from transcript |
| --- | --- | --- |
| 4.152 | Aboriginal Community Funeral Plan Branding Concepts | 3819 |
| 4.153 | ASIC Internal Memorandum Investigation into ACBF | 3820 |
| 4.154 | ACBF Advertisement Koori Mail | 3820 |
| 4.155 | ACBF Advertisement National Indigenous Times | 3821 |
| 4.156 | Consent Orders Federal Court of Australia dated 24-Sep-1999 | 3824 |
| 4.157 | Web Banner Screenshot National Indigenous Times Website | 3826 |
| 4.158 | Radio Script dated 29-Nov-2012 | 3826 |
| 4.159 | Supporting Palm Island Customers, CBA Presentation dated January 2018 | 3829 |
| 4.160 | Cultural Audit Report Mura Connect | 3833 |
| 4.161 | Reasons for Judgment ACBF v Chief Executive Centrelink | 3838 |
| 4.162 | Letter of Appointment ACBF Administration Proprietary Limited dated 13-Feb-2017 | 3842 |
| 4.163 | Offer of Employment ACBF Administration Proprietary Limited dated 04-Apr-2018 | 3843 |
| 4.164 | ASIC Report 454 Funeral Insurance: A Snapshot dated  October 2015 | 3847 |
| 4.165 | ACBF List of Future Payments Waived | 3849 |
| 4.166 | ACBF Training Manual dated April 2013 | 3856 |
| 4.167 | ACBF Letter to Tracey Walsh dated 10-Jan-2007 | 3858 |
| 4.168 | ACBF Internal Memorandum concerning Payout Restrictions for Suicide | 3862 |
| 4.169 | ACBF Media Release dated 02-Jul-2018 | 3865 |
| 4.170 | Summons to Ms Kathy Marika | 3880 |
| 4.171 | Statement of Ms Kathy Balngayngu Marika dated 19-Jun-2018 | 3880 |
| 4.172 | Summons to Mr Russell Howden | 3894 |
| 4.173 | Witness statement of Mr Russell Howden in answer to Rubric 4-23 dated 13-Jun-2018 | 3894 |
| 4.174 | Witness statement of Mr Russell Howden in relation to Rubric 4-31 dated 13-Jun-2018 | 3894 |
| 4.175 | Witness statement of Mr Russell Howden in relation to Rubric 4-42 dated 28-Jun-2018 | 3895 |
| 4.176 | Let’s Refer a Friend Flyer | 3905 |
| 4.177 | Select AFSL file note concerning meeting of 27-Feb-2017 | 3907 |
| 4.178 | Emails to Howden and others | 3908 |
| 4.179 | Service Training Let’s Insure dated 2015 | 3911 |

### Day 38 – 5 July 2018

| Exhibit no. | Exhibit | Page no. from transcript |
| --- | --- | --- |
| 4.180 | BlueInc Quarterly Awards 2015 to date | 3926 |
| 4.181 | Vespa Sales Battle Rounds 1 and 2 | 3929 |
| 4.182 | Let’s Insure Sailors Sale Incentive dated February to June 2015 | 3932 |
| 4.183 | Select AFSL Compliance Training Manual dated 2015 | 3934 |
| 4.184 | Let’s Insure First Quarter 2016 Incentives | 3936 |
| 4.185 | Let’s Insure Product Script 25-Aug-2015 to 23-Sep-2015 | 3946 |
| 4.186 | Email ASIC to Select dated 09-Jan-2018 | 3955 |
| 4.187 | St Andrews Risk Management Committee Meeting Papers dated 28-Mar-2018 | 3966 |
| 4.188 | Letter St Andrews to Howden dated 14-Mar-2018 | 3968 |
| 4.189 | Letter from Howden of Select to Way of St Andrews dated 04-Apr-2018 | 3970 |
| 4.190 | Annexure B to Email Howden to ASIC dated 04-Apr-2018 | 3971 |
| 4.191 | Letter Howden of Select to Way of St Andrews dated 04-Apr-2018 | 3975 |
| 4.192 | Dismissal Letter dated 05-Jun-2018 | 3983 |
| 4.193 | Select Response to NP 475 dated 14-Jun-2018 | 3985 |
| 4.194 | Select Response to NP 495 dated 13-Jun-2018 | 3985 |
| 4.195 | Select Response to NP 497 dated 13-Jun-2018 | 3985 |
| 4.196 | Select Response to NP 654 dated 13-Jun-2018 | 3985 |
| 4.197 | Summons to Ms Thy Do | 3987 |
| 4.198 | Statement of Ms Thy Do dated 30-Jun-2018 | 3987 |
| 4.199 | Summons to Mr Philip Stewart Bowden | 4012 |
| 4.200 | Statement of Mr Philip Stewart Bowden dated 04-Jul-2018 | 4013 |
| 4.201 | Summons to Mr Tony Colin Tapsall | 4023 |
| 4.202 | Statement of Mr Tony Colin Tapsall dated 21-Jun-2018 | 4023 |
| 4.203 | Further summons to Mr Tony Colin Tapsall dated 02-Jul-2018 | 4023 |
| 4.204 | Statement of Mr Tony Colin Tapsall in response to Further Summons dated 25-Jun-2018 | 4023 |
| 4.205 | Supplementary statement of Mr Tony Colin Tapsall dated 04-Jul-2018 | 4024 |
| 4.206 | Branch Options Final Recommendation | 4031 |
| 4.207 | Accelerated Branch Closures Presentation dated 26-Apr-2017 | 4034 |

### Day 39 – 6 July 2018

| Exhibit no. | Exhibit | Page no.  from transcript |
| --- | --- | --- |
| 4.208 | Statement relating to ANZ client identified by Mr Bowden as Client 1 | 4077 |
| 4.209 | Draft flowchart for Code of Operation | 4085 |
| 4.210 | Request to Restrict Informal Overdraft Facility Form dated  08-Dec-2017 | 4094 |
| 4.211 | Profile page iKnow System Client Number 1 | 4095 |
| 4.212 | Request to Restrict Informal Overdraft Facility Form concerning Client 2 dated 29-Nov-2017 | 4096 |
| 4.213 | Call recording relating to Client 2 dated 30-Nov-2017 | 4096 |
| 4.214 | Transcript of call recording dated 30-Nov-2017 | 4096 |
| 4.215 | Call recording relating to Client 2 dated 01-Dec-2017 | 4097 |
| 4.216 | Transcript of call recording dated 01-Dec-2017 | 4097 |
| 4.217 | iKnow record relating to Client 2 | 4097 |
| 4.218 | Summary of certain evidence in ANZ/Landmark Case Study | 4099 |
| 4.219 | Submissions of Counsel Assisting in relation to the CBA Processing Errors Case Study | 4127 |
| 4.220 | Statement of Sian Lewis of CBA dated 28-Jun-2018 | 4128 |
| 4.221 | Statement of Robert Vivian Musgrove dated 14-Jun-2018 | 4128 |
| 4.222 | Statement of Anthony Hampton dated 19-Jun-2018 | 4128 |
| 4.223 | Statement of Gavin Teichner dated 22-Jun-2018 | 4129 |

# Appendix 7: Submissions from parties

## Consumer lending

| Received from | Date |
| --- | --- |
| [ASIC](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-1-written-submissions/ASIC.pdf) | 03-Apr-2018 |
| [Aussie Home Loans – Part A](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-1-written-submissions/Aussie-home-loans-part-a.pdf) | 03-Apr-2018 |
| [Aussie Home Loans – Part B](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-1-written-submissions/Aussie-home-loans-part-b.pdf) | 03-Apr-2018 |
| [Australia and New Zealand Banking Group Limited](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-1-written-submissions/Australia-and-New-Zealand-Banking-Group-Limited.PDF) | Not dated |
| [Australian Prudential Regulation Authority (APRA)](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-1-written-submissions/Australian-Prudential-Regulation-Authority-APRA.pdf) | Not dated |
| [Choice](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-1-written-submissions/Choice.pdf) | 03-Apr-2018 |
| [Citi International](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-1-written-submissions/Citi-International.pdf) | 03-Apr-2018 |
| [Commonwealth Bank of Australia](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-1-written-submissions/Commonwealth-Bank-of-Australia.pdf) | 03-Apr-2018 |
| [Consumer Action Law Centre](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-1-written-submissions/Consumer-Action-Law-Centre.pdf) | 03-Apr-2018 |
| [Finance Sector Union](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-1-written-submissions/Finance-Sector-Union.pdf) | Not dated |
| [Legal Aid NSW](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-1-written-submissions/Legal-Aid-NSW.pdf) | Not dated |
| [National Australia Bank](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-1-written-submissions/National-Australia-Bank.pdf) | 03-Apr-2018 |
| [National Australian Bank – Introducer case study](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-1-written-submissions/National-Australia-Bank-Introducer-case-study.pdf) | Not dated |
| [Smartline Home Loans Pty Ltd](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-1-written-submissions/Smartline-Home-Loans-Pty-Ltd.pdf) | 03-Apr-2018 |
| [Westpac](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-1-written-submissions/Westpac.pdf) | 03-Apr-2018 |
| [Westpac – Auto Finance](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-1-written-submissions/Westpac-Auto-Finance.pdf) | 03-Apr-2018 |
| [Westpac – Credit Card Credit Limit Increases](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-1-written-submissions/Westpac-Credit-Card-Credit-Limit-Increases.pdf) | 03-Apr-2018 |

## Financial advice

| Received from | Date |
| --- | --- |
| [AMP – Submission – General Questions](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-2-written-submissions/amp-submission-general-questions.pdf) | 07-May-2018 |
| [AMP – Case Study 1 – Fees for no service](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-2-written-submissions/amp-case-study-1-fees-for-no-service.pdf) | 04-May-2018 |
| [AMP – Case Study 2 – Investment platform fees](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-2-written-submissions/amp-case-study-2-investment-platform-fees.pdf) | 04-May-2018 |
| [AMP – Case Study 3 – Inappropriate Financial Advice](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-2-written-submissions/amp-case-study-3-inappropriate-financial-advice.pdf) | 04-May-2018 |
| [Andrew Smith - Submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-2-written-submissions/andrew-smith-submission.pdf) | Not dated |
| [APRA](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-2-written-submissions/apra.pdf) | Not dated |
| [ASIC](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-2-written-submissions/asic.pdf) | 07-May-2018 |
| [Association of Financial Advisers (AFA)](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-2-written-submissions/afa.pdf) | 07-May-2018 |
| [Australia and New Zealand Banking Group Limited (ANZ)](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-2-written-submissions/anz.pdf) | 07-May-2018 |
| [Choice](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-2-written-submissions/choice.pdf) | 07-May-2018 |
| [Commonwealth Bank of Australia (CBA) – Part A Wealth Management](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-2-written-submissions/cba-part-a-wealth-management.pdf) | 04-May-2018 |
| [Commonwealth Bank of Australia (CBA) – Part B](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-2-written-submissions/cba-part-b.pdf) | 07-May-2018 |
| [Dover Financial Advisers](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-2-written-submissions/dover-financial-advisers.pdf) | Not dated |
| Finance Sector Union (FSU) | Not dated |
| [Financial Planners Association of Australia (FPA) – Part A](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-2-written-submissions/fpa-part-a.pdf) | Not dated |
| [Financial Planners Association of Australia (FPA) – Part B](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-2-written-submissions/fpa-part-b.pdf) | 04-May-2018 |
| [Henderson Maxwell Entities](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-2-written-submissions/henderson-maxwell-entities.pdf) | 04-May-2018 |
| M3 and RI – Case Study Submissions | Not dated |
| [M3 and RI – Supplementary Case Study Submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-2-written-submissions/m3-and-ri-supplementary-case-study-submission.PDF) | 09-May-2018 |
| [Mr John Doyle – Submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-2-written-submissions/mr-john-doyle.pdf) | 04-May-2018 |
| [National Australia Bank – General Questions](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-2-written-submissions/nab-general-questions.pdf) | 07-May-2018 |
| [National Australia Bank – Case Study Submissions](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-2-written-submissions/nab-case-study-submissions.PDF) | 04-May-2018 |
| [National Australia Bank – Case Study Supplementary Submissions](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-2-written-submissions/nab-case-study-supplementary-submissions.pdf) | 09-May-2018 |
| [Treasury](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-2-written-submissions/treasury.pdf) | Not dated |
| [Westpac Banking Corporation – General Submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-2-written-submissions/westpac-banking-corporation-financial-advice-case-study.pdf) | 04-May-2018 |
| [Westpac Banking Corporation – Financial Advice Case Study](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-2-written-submissions/westpac-banking-corporation-general-submission.pdf) | 07-May-2018 |

## Small and medium enterprises

| Received from | Date |
| --- | --- |
| [ABA written submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-3-written-submissions/ABA-written-submission.pdf) | 08-Jun-2018 |
| [ANZ written submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-3-written-submissions/ANZ-written-submission.pdf) | 12-Jun-2018 |
| [ANZ case study submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-3-written-submissions/ANZ.PDF) | 08-Jun-2018 |
| [APRA written submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-3-written-submissions/APRA-written-submission.pdf) | Not dated |
| [ASIC written submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-3-written-submissions/ASIC-written-submission.pdf) | 12-Jun-2018 |
| [BOQ written submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-3-written-submissions/BOQ-written-submission.pdf) | 12-Jun-2018 |
| [BOQ case study submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-3-written-submissions/BOQ.pdf) | 08-Jun-2018 |
| [CBA written submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-3-written-submissions/CBA-written-submission.pdf) | Not dated |
| [CBA case study submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-3-written-submissions/CBA.pdf) | Not dated |
| [CBA written response to Doherty submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-3-written-submissions/cba-response-doherty-submission.pdf) | 19-Jun-2018 |
| [Consumer Action Law Centre written submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-3-written-submissions/Consumer-action-law-centre-written-submission.pdf) | 12-Jun-2018 |
| [Doherty written submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-3-written-submissions/doherty-written-submission.pdf) | 19-Jun-2018 |
| [Finance Sector Union written submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-3-written-submissions/Finance-sector-union-written-submission.pdf) | Not dated |
| [FOS case study submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-3-written-submissions/FOS.pdf) | 08-Jun-2018 |
| [Legal Aid NSW case study submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-3-written-submissions/Legal-Aid-NSW.pdf) | Not dated |
| [Mr Dillon case study submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-3-written-submissions/Mr-Dillon.pdf) | 08-Jun-2018 |
| [NAB written submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-3-written-submissions/NAB-written-submission.pdf) | 12-Jun-2018 |
| [NAB case study submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-3-written-submissions/NAB.pdf) | 08-Jun-2018 |
| [Suncorp case study submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-3-written-submissions/Suncorp.pdf) | 08-Jun-2018 |
| [Treasury written submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-3-written-submissions/Treasury-written-submission.PDF) | Not dated |
| [Westpac written submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-3-written-submissions/Westpac-written-submission.pdf) | 12-Jun-2018 |
| [Westpac case study submission – Flanagan](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-3-written-submissions/Westpac-Flanagan.pdf) | 08-Jun-2018 |
| [Westpac case study submission – Marjo](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-3-written-submissions/Westpac-Marjo.pdf) | 08-Jun-2018 |
| [Westpac case study submission – Thir](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-3-written-submissions/Westpac-Thir.pdf) | 08-Jun-2018 |

## Regional and remote communities

| Received from | Date |
| --- | --- |
| [ACBF case study submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-4-written-submissions/ACBF-case-study-submission.pdf) | 13-Jul-2018 |
| [ANZ written submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-4-written-submissions/ANZ-written-submission.pdf) | 16-Jul-2018 |
| [ANZ case study submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-4-written-submissions/ANZ-case-study-submission.pdf) | 13-Jul-2018 |
| [APRA written submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-4-written-submissions/APRA-written-submission.PDF) | Not dated |
| [ASIC written submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-4-written-submissions/ASI-written-submission.pdf) | 16-Jul-2018 |
| [Bendigo Bank (Rural Bank) written submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-4-written-submissions/Bendigo-bank%20-rural-bank-written-submission.pdf) | 16-Jul-2018 |
| [Bendigo Bank (Rural Bank) case study submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-4-written-submissions/Bendigo-bank-rural-bank-case-study-submission.pdf) | 13-07-2018 |
| [CBA written submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-4-written-submissions/CBA-written-submission.pdf) | Not dated |
| [CBA case study submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-4-written-submissions/CBA-case-study-submission.pdf) | Not dated |
| [Consumer Action Law Centre written submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-4-written-submissions/Consumer-action-law-centre-written-submission.pdf) | 16-Jul-2018 |
| [Consumer Action Law Centre case study submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-4-written-submissions/Consumer-action-law-centre-case-study-submission.PDF) | 13-07-2018 |
| [Financial Counselling Australia written submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-4-written-submissions/Financial-counselling-australia-written-submission.pdf) | 16-Jul-2018 |
| [Financial Counselling Australia written submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-4-written-submissions/Financial-counselling-australia-written-submission.docx) | 16-Jul-2018 |
| [Finance Sector Union written submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-4-written-submissions/Finance-sector-union-written-submission.pdf) | Not dated |
| [Legal Aid NSW written submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-4-written-submissions/Legal-aid-nsw-written-submission.pdf) | Not dated |
| [Legal Aid NSW case study submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-4-written-submissions/Legal-aid-nsw-case-study-submission.pdf) | Not dated |
| [NAB written submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-4-written-submissions/NAB-written-submission.pdf) | 16-Jul-2018 |
| [NAB case study submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-4-written-submissions/NAB-case-study-submission.pdf) | 13-Jul-2018 |
| [Rabobank Australia Limited written submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-4-written-submissions/Rabobank-australia-limited-written-submission.pdf) | 16-Jul-2018 |
| [Rabobank Australia Limited case study submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-4-written-submissions/Rabobank-australia-limited-case-study-submission.pdf) | 13-Jul-2018 |
| [St Andrews Life Insurance (AFSL) case study submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-4-written-submissions/St-andrews-life-insurance-case-study-submission.PDF) | 13-Jul-2018 |
| [Westpac written submission](https://financialservices.royalcommission.gov.au/public-hearings/Documents/Round-4-written-submissions/Westpac-written-submission.pdf) | 16-Jul-2018 |

# Appendix 8: Public engagement

## Introduction

The Royal Commission into Misconduct in the Banking, Superannuation   
and Financial Services Industry was established on 14 December 2017.

From the outset, the Commission has been committed to ensuring the public has easy access to information about the Commission and its work through a dedicated information line (phone and email), a website and email distribution services.

These channels, combined with the online public submission form, have aided the Commission in its understanding of the extent of misconduct or conduct falling short of community standards within the banking, superannuation and financial services industry.

This Appendix shows data for the period 14 December 2017 to   
31 August 2018.

## Online public submissions

The public submission form became available on 22 January 2018.   
The online form was available 24 hours a day, seven days a week ensuring those with a story are able to share it with the Commission at a time convenient to them. A hard copy version of the form was also available on request for those without internet access.

As of 31 August 2018, the Commission had received 8,646 public submissions about past conduct. Of the total submissions received,   
87% indicated that they were unsatisfied with how their complaint had been handled by the financial services entity.

All public submissions received, whether online or hardcopy, were reviewed and considered repeatedly as the Commission’s staff, counsel and solicitors assisting looked to what the public had shared to help inform which case studies would be examined.

### Submissions by State/Territory

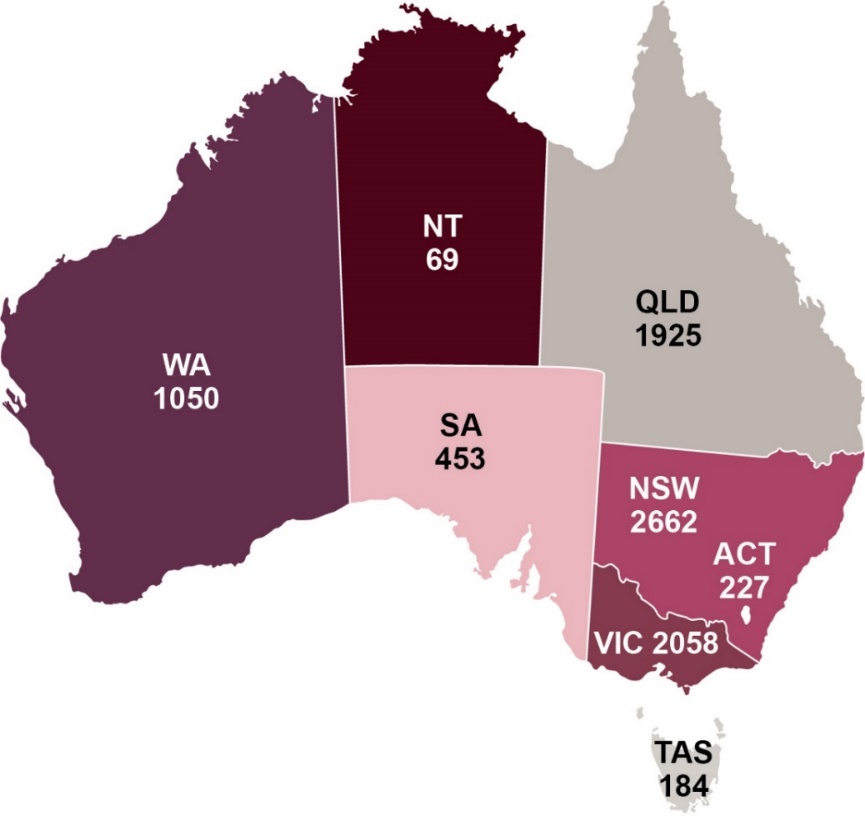


Figure 1: Number of submissions received from each State/Territory

Submissions were received from all states and territories of Australia. The largest proportion of submissions came from New South Wales, Victoria, Queensland and Western Australia.

### Submissions by industry

As part of the public submission process, people were asked to indicate which part of the financial services industry their matter relates. Of all   
the submissions received during the period, the largest proportion were received in relation to banking at 68%, superannuation at 12% and   
financial advice at 9%.

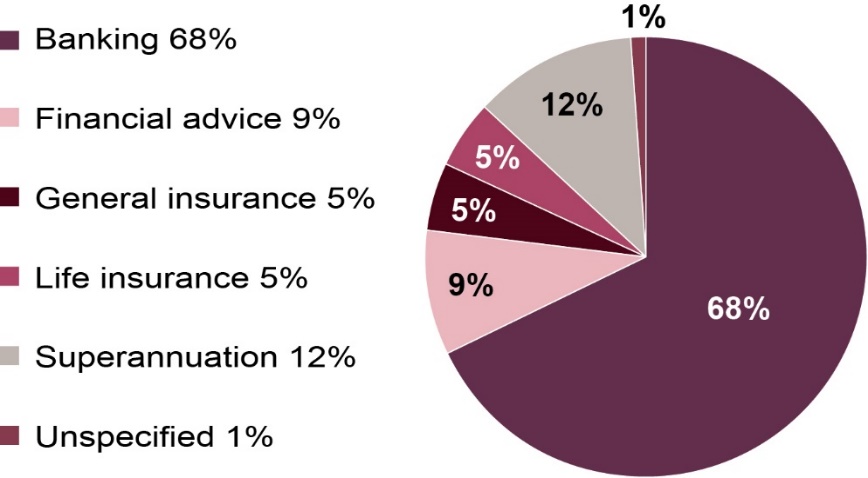


Figure 2: Submissions by industry

### Submissions by nature of dealing

People were also asked to indicate in their submissions the nature of their dealings with an entity and the majority of people making submissions selected ‘personal financial’ as the relevant dealing (42%).

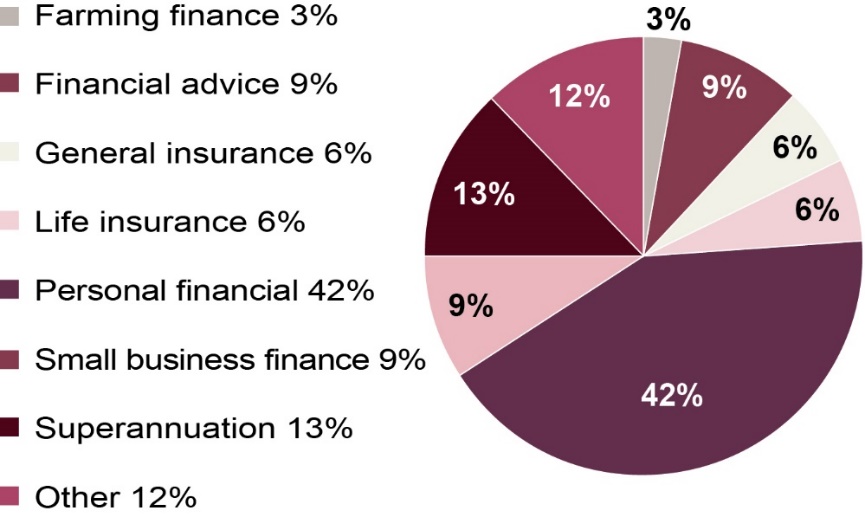


Figure 3: Submissions by nature of dealing

## Information line

The Commission operates an information line that is available by phone and email. The phone line is available during business hours, five days a week, while emails can be sent 24 hours a day, seven days a week.

The information line provides a range of services to support those with questions about the Commission, those needing assistance with making a submission, and those wishing to talk further about their concerns.

Since commencing on 22 January 2018 the phone line has taken over 3,200 phone calls and responded to over 5,500 emails.

## Website

The Commission’s website went live on 18 December 2017. The website is used by the Commission to make information available and engage with a range of audiences including the public, parties, institutions and the media.

The website provides easy access to exhibits, transcripts, the Commission’s Terms of Reference, procedures relating to the conduct of hearings and a number of background papers.

Since February 2018, the Commission has published over 9,500 exhibits, 49 days of transcripts and 29 background papers.

In the eight months since the website went live, the website has had 350,600 unique users. Of those, 63% of users accessed the website on a desktop computer, 25% a mobile device and 12% on a tablet.

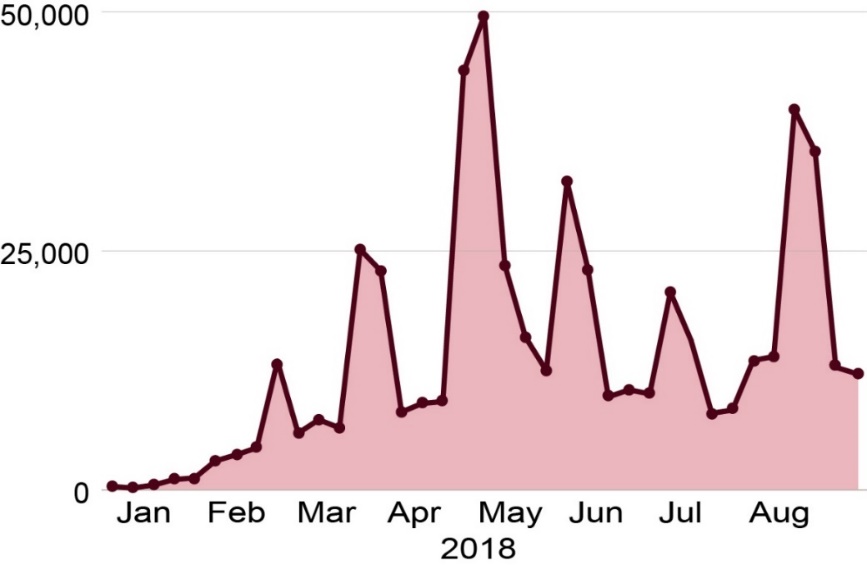


Figure 4: Overview of website users

The website also hosts the Commission’s live webcast that provides a live stream of the proceedings and a permanent record of each hearing day (transcripts, exhibits, witness lists and webcast recordings).

From the commencement of the initial hearing on 12 February 2018 to   
31 August 2018, the webcast had a total of 901,100 views and 571,900 unique views.

# Appendix 9: Background Papers

Appendix 9 includes full copies of the Background Papers, as listed in the following tables. Please note that some Background Papers have not been included in the *Interim Report* because they relate to subsequent rounds   
of hearings.

Each of these Background Papers can be found on the [Publications page of the Commission’s website](https://financialservices.royalcommission.gov.au/publications/Pages/default.aspx).

| Title of Background Paper | Date of publication |
| --- | --- |
| Background Paper 1: Some Features of the Australian Banking Industry | 09-Feb-2018 |
| Background Paper 2: Some Features of the Australian  Mortgage Broking Industry | 22-Feb-2018 |
| Background Paper 3: Some Features of Car Financing in Australia | 09-Mar-2018 |
| Background Paper 4: Everyday Consumer Credit – Overview of Australian Law Regulating Consumer Home Loans, Credit Cards and Car Loans | 12-Mar-2018 |
| Background Paper 5: Request for Information Reforms to Consumer Lending | 19-Mar-2018 |
| Background Paper 6 (Part A): Some Features of the Australian Financial Planning Industry  Background Paper 6 (Part B):  Education and Training Requirements for Financial Advisers  Background Paper 6 (Part C): Financial Products Available to Retail Investors | 05-Apr-2018 |
| Background Paper 7: Legal Framework for the Provision of Financial Advice and Sale of Financial Products to Australian Households | 05-Apr-2018 |
| Background Paper 8: Key Reforms in the Regulation of Financial Advice | 13-Apr-2018 |
| Background Paper 9: The Regulatory Capital Framework for Authorised Deposit-Taking Institutions (ADIs) | 27-Apr-2018 |
| Background Paper 10: Credit for Small Business – An Overview of Australian Law Regulating Small Business Loans | 07-May-2018  16-May-2018 |
| Background Paper 11: Request for Information Reforms to Small Business Lending | 09-May-2018 |
| Background Paper 12: Financial Services and Small and Medium-Sized Enterprises | 14-May-2018 |
| Background Paper 13: The Regulatory Capital Framework – Impairment, Provisioning and Enforcing Security | 18-May-2018 |
| Background Paper 16: Some Features of Finance in the Agriculture, Forestry and Fishing Industry | 15-Jun-2018 |
| Background Paper 17: Department of Agriculture and Water Resources | 28-Jun-2018 |
| Background Paper 18: Some Features of Financial Services in Regional and Remote Communities | 15-Jun-2018 |
| Background Paper 19: Aboriginal and Torres Strait Islander Consumers of Financial Products | 21-Jun-2018 |
| Background Paper 21: Aboriginal and Torres Strait Islander Consumers' Interactions with Financial Services | 22-Jun-2018 |
| Background Paper 24: Submission on Key Policy Issues | 26-Jul-2018 |