

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

**SUPPLEMENTARY SUBMISSIONS of M3 and RI ARISING FROM CASE STUDIES
INVOLVING MR A, MR HARRIS AND MR DOYLE**

1. On 4 May 2018, Millennium 3 Financial Services Pty Limited (**M3**) and RI Advice Group Pty Limited (**RI**) filed submissions with the Commission in relation to the case studies involving "Mr A", Mr Chris Harris and Mr John Doyle.
2. On 7 May 2018, the Commission sent a letter to Australia and New Zealand Banking Group Limited which:
 - (a) described certain steps taken by the Commission in relation to Mr Harris and Mr Doyle;
 - (b) enclosed written submissions made on behalf of Mr Doyle, an affidavit of Mr Doyle sworn on 3 May 2018 which was referred to in the submissions and a ruling of the Commission made on 7 May 2018 in relation to an application made by counsel for Mr Doyle; and
 - (c) invited any further written submissions in light of the matters referred to in the letter.
3. M3 and RI consider that it is a matter for the Commission to take such steps as it may consider appropriate to afford procedural fairness to Mr A, Mr Harris and Mr Doyle. M3 and RI do not make any further submissions about that matter.
4. RI does not understand the Commission's letter as suggesting that RI ought to address any of the substantive matters raised in Mr Doyle's affidavit and, accordingly, it makes no submissions in respect of those matters other than to note that many of the matters which are raised in Mr Doyle's affidavit were not put to Mr Whereat during his cross-examination (which occurred before the date of Mr Doyle's affidavit).

9 May 2018

KJ Williams SC, EAJ Hyde, S Gray, PD Herzfeld, SH Hartford Davis, S Tame
Counsel for M3 and RI

Ashurst
Solicitors for M3 and RI