

**IN THE SUPREME COURT OF VICTORIA  
AT MELBOURNE  
COMMERCIAL COURT  
GROUP PROCEEDINGS LIST**

No. S ECI 2020 03365

**BETWEEN:**

**DANIEL CHRISTIAN O'BRIEN**

Plaintiff

- and -

**AUSTRALIA AND NEW ZEALAND BANKING GROUP  
LIMITED  
(ACN 005 357 522)  
(and anor according to the Schedule attached)**

Defendants

**ORDERS**

JUDICIAL OFFICER: The Honourable Justice Harris

DATE MADE: 20 December 2024

ORIGINATING PROCESS: Writ filed 21 August 2020

HOW OBTAINED: By consent

- OTHER MATTERS:
- A. The parties have agreed to settle this Proceeding on a no admissions and no liability basis in accordance with the terms of a Deed of Settlement and Release dated 2 December 2024 (**Settlement**) which, inter alia, includes the terms that the plaintiff will apply to the Court for orders for the approval of the Settlement pursuant to section 33V of the *Supreme Court Act 1986* (Vic) and for timetabling orders for the steps leading up to, and for the hearing of, that application.
  - B. Following “soft class closure” and opt out orders made by the Honourable Justice Nichols on 20 July 2023 (as varied) approximately:
    - a. 100,000 group members representing 97,000 car loans registered their claims in this proceeding by completing a registration form on Maurice Blackburn’s website; and
    - b. 2,000 group members opted out of this proceeding by filing an opt out notice with the Court.
  - C. Maurice Blackburn’s primary method of communicating with the group members described at B. a. above was by way of email.



- D. Pursuant to the orders of the Honourable Justice Harris made on 6 December 2024, the first defendant has provided the plaintiff with a list containing group members' information in this proceeding (**Group Member Information**) to assist the plaintiff to verify whether any person is a group member, which information the plaintiff also intends to use for the purpose of planning for and giving notice to group members informing them of the settlement.
- E. The parties agree that save to the extent set out in these orders, neither the first defendant nor the second defendant is required to be involved in any way in the notification of group members of the proposed settlement.

### THE COURT ORDERS BY CONSENT THAT:

#### Group Members Deemed Registered Group Members

1. Any person who registered on Maurice Blackburn's website by 6 June 2024 pursuant to orders 4, 5 and 6 made by the Honourable Justice Nichols on 20 July 2023 is deemed to have registered to participate in this proceeding (**Registered Group Members**).

#### Notice of proposed settlement

2. The form and content of the notice of proposed settlement (**Notice**), email correspondence to group members (**Correspondence**) and newspaper advertisement (**Advertisement**) set out in Annexures A, B and C to these orders, are approved pursuant to ss 33X(4) and 33Y(1) of the *Supreme Court Act 1986* (Vic) (**the Act**).
3. Pursuant to s 33Y(2) of the Act, the Notice be distributed to group members and published between 14 February 2025 (**Notice Date**) and 14 March 2025 (**Deadline**) in accordance with the following procedure:
  - (a) The solicitors for the plaintiff shall:
    - i. within three days prior to the Notice Date and during business hours distribute the Notice to Registered Group Members under the cover of the Correspondence by email, using the email addresses for Registered Group Members held by them; and
    - ii. engage and instruct Computershare to send the Notice under the cover of the Correspondence by email from a "no-reply" email address within three days prior to the Notice Date, and during business hours, to group members who are not Registered



Group Members and for whom there is an email address in the Group Member Information or for whom Computershare otherwise holds an email address; and

iii. emails sent pursuant to order 3(a)i. and ii. above will use the subject line: *Court Notice regarding Esanda Car Loans (ANZ and Macquarie) Flex Commissions Class Action (S ECI 2020 03365)*.

(b) The solicitors for the plaintiff shall cause the Notice to be posted on its website from the Notice Date to the Deadline.

(c) The Commercial Court Registry of the Supreme Court of Victoria (**Registry**) shall cause the Notice to be posted on the Supreme Court of Victoria website from the Notice Date to the Deadline.

(d) The solicitors for the plaintiff shall cause the Advertisement to be published in quarter-page format once in each of the following newspapers within three days prior to the Notice Date:

i. The Australian;

ii. The Age;

iii. The Sydney Morning Herald;

iv. The Herald Sun;

v. The Daily Telegraph;

vi. The Courier Mail;

vii. The West Australian;

viii. The Adelaide Advertiser;

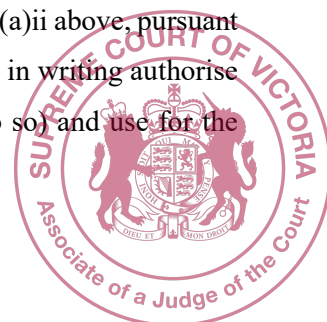
ix. The Mercury; and

x. The Northern Territory News.

(e) The solicitors for the plaintiff may amend any typographical errors in the Notice, Correspondence, or Advertisement or any contact information (e.g., email, telephone number, and/or website) without any further approval of the Court.

(f) If the Notice is amended pursuant to order 3(e) above, the Notice is to be provided to the Registry by 4pm on the day five days prior to the Notice Date.

4. Subject to Maurice Blackburn confirming in writing to the first defendant's solicitors that it has engaged Computershare to distribute the Notice in accordance with paragraph 3(a)ii above, pursuant to ss 33Y(2) and 33ZF of the Act, by 30 January 2025 the first defendant shall in writing authorise Computershare to retrieve, restore (to the extent Computershare is able to do so) and use for the



purposes of the distribution of the Notice referred to in order 3(a)ii above, the group member contact addresses provided by the defendants to Computershare for the purposes of order 9(a) made on 20 July 2023 (the **Computershare Group Member Contact Data**).

5. Order 4 above does not require the first defendant to authorise Computershare to disclose to the plaintiff or Maurice Blackburn, the Computershare Group Member Contact Data.
6. The costs of and incidental to the sending of the Notices in accordance with order 3(a)ii above and the costs of and incidental to the use of the Computershare Group Member Contact Data, including any costs associated with retrieval and preparation for use (including restoration) of the Computershare Group Member Contact Data, shall be paid by the plaintiff.

### **Settlement distribution scheme**

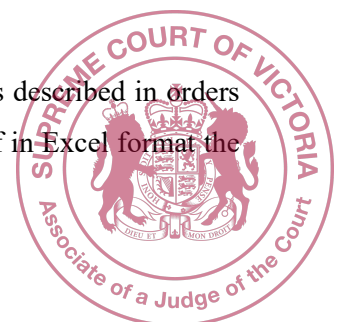
7. By the Notice Date the solicitors for the plaintiff shall display the proposed settlement distribution scheme on its website until the Deadline.

### **Registration**

8. Pursuant to s 33ZG of the Act, 14 March 2025 be fixed as the date by which any group member who wishes to participate in the proposed settlement must register by completing and submitting a registration form using the online portal available on Maurice Blackburn's website or by contacting Maurice Blackburn by telephone and providing the information necessary to complete a registration form.
9. Pursuant to ss 33ZB and/or 33ZF of the Act, any group member who is not deemed to be registered in accordance with order 1 above, or has not registered in accordance with order 8 above, shall remain a group member for all purposes of the proceeding, and will be bound by any order approving the proposed settlement, but shall not, subject to any further order, be entitled to receive a distribution from any amount paid in settlement of the proceeding.
10. For the avoidance of doubt, failure by a group member to provide all the information requested on the registration form will not render the group member's registration invalid, provided the group member is identifiable as such based on the information provided.

### **Registered Group Member Data**

11. By no later than 28 March 2025, the plaintiff will provide the first defendant with a list in Excel format of group members who registered between 6 June 2024 and the Deadline and have statutory claims (**the Additional Registrants**).
12. By no later than 11 April 2025, the first defendant will undertake the process described in orders 2(a) and 3 made in the Proceeding on 1 July 2024 and produce to the plaintiff in Excel format the



following information in respect of each Additional Registrant to the extent that they are able to be matched and the information is held by the first defendant on the Esanda Lending System:

- (a) amount financed under their car loan;
- (b) interest rate in their car loan contract;
- (c) term of their car loan contract;
- (d) amount of interest payable under their car loan contract;
- (e) amount and frequency of their repayments under their car loan contract;
- (f) end date of their car loan contract;
- (g) the status of their car loan contract; and
- (h) the base rate applicable to their car loan.

### Objections

13. Pursuant to s 33ZF of the Act, any group member who wishes to oppose the proposed settlement:
- (a) must provide a completed notice of objection in the form contained at Annexure D to these orders (**Objection Notice**) to Maurice Blackburn at [esandaflexca@mauriceblackburn.com.au](mailto:esandaflexca@mauriceblackburn.com.au) by 10 March 2025.
  - (b) may attend, or send a representative to attend, the Supreme Court of Victoria when the settlement approval application is heard and may address the Court with reasons why the proposed settlement should not be approved.
14. By the Notice Date the solicitors for the plaintiff shall display the Objection Notice on its website until 10 March 2025.
15. The plaintiff's solicitors shall send the following email to any person who has given them an Objection Notice within two business days of their receipt of the Objection Notice:

Subject line: *Receipt of Objection Notice in the Esanda Car Loans (ANZ and Macquarie Bank) Flex Commissions Class Action*

Body of email:

*Dear Group Member,*

*We confirm receipt of your Objection Notice. This means that you have objected to the Court approving the proposed settlement in the Esanda Car Loans (ANZ and Macquarie Bank) Flex Commissions Class Action.*

*This does **not** mean that you have registered to participate in the class action.*



*If you wish to participate in the class action if your objection is overruled, you **must** register on Maurice Blackburn's website or by phoning 1800 318 063 by 14 March 2025. If you have already registered to participate in the class action, there is no need for you to do so again.*

16. The plaintiff is to file and serve copies of any Objection Notices that Maurice Blackburn has received pursuant to order 13(a) above by 14 March 2025.
17. The plaintiff is to file and serve, with the Objection Notices referred to in order 16 above, a spreadsheet listing each of the Objection Notices received by it. The spreadsheet should identify in addition to the name of the person giving the Objection Notice:
  - (a) whether evidence or submissions were provided with the Objection Notice; and
  - (b) whether the person has identified in the Objection Notice that they wish to attend the settlement hearing.

### **Settlement Approval**

18. By 4 April 2025, the plaintiff is to file and serve a summons seeking orders approving the settlement pursuant to s 33V(1) and (2) of the Act and for related orders (**the Settlement Approval Application**).
19. Save for any affidavits or submissions in respect of which confidentiality orders will be sought (**Confidential Affidavits and Submissions**), by 25 April 2025, the plaintiff is to file and serve any affidavits and submissions in relation to the Settlement Approval Application.
20. By 25 April 2025, the plaintiff is to provide any Confidential Affidavits and Submissions on which they propose to rely in support of the Settlement Approval Application to the chambers of the Judge assigned to hear the Settlement Approval Application by email marked "Confidential affidavit and/or submissions for purpose of settlement approval application – not to be accessed except by direction of a Judge or the Court".
21. By 30 April 2025, the defendants may file and serve any evidence and/or submissions in relation to the Settlement Approval Application, in the event they wish to do so.
22. The hearing of the Settlement Approval Application be listed on Friday 9 May 2025 at 10.30 am.

DATE AUTHENTICATED: 20 December 2024



THE HON. JUSTICE HARRIS



**SCHEDULE OF PARTIES**

**DANIEL CHRISTIAN O'BRIEN**

Plaintiff

– and –

**AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD (ACN 005 357 522)**

First Defendant

**MACQUARIE BANK LIMITED (ACN 008 583 542)**

Second Defendant



**Annexure A**



**THIS NOTICE IS SENT BY ORDER OF  
THE SUPREME COURT OF VICTORIA**

**NOTICE OF PROPOSED SETTLEMENT**

**ESANDA CAR LOANS (ANZ AND MACQUARIE BANK)  
FLEX COMMISSIONS CLASS ACTION**

**PLEASE READ CAREFULLY**

**This notice contains important information about the proposed settlement of the Esanda car loans class action against ANZ and Macquarie Bank. It is an important document which contains information that may affect your legal rights.**

**WHY ARE YOU RECEIVING THIS NOTICE?**

1. You have received this notice because you have been identified as a potential group member in the class action.
2. You are a group member if you had a consumer car loan arranged through a car dealer between 1 January 2011 and 31 March 2016 on which a flex commission was paid by ANZ to a car dealer.
3. If you meet these criteria, you may be eligible to receive money if the Court approves the proposed settlement.

**WHAT IS THE CLASS ACTION ABOUT?**

4. This class action has been brought by Daniel O'Brien (the **Plaintiff**). The Plaintiff has brought this action on his own behalf and on behalf of all group members who entered into similar loan arrangements with ANZ and Macquarie Bank. The Plaintiff is represented by Maurice Blackburn Lawyers.
5. The Plaintiff alleges that car dealers acted on ANZ's behalf in providing certain credit services to group members who took out car loans through those dealers. ANZ offered car





loans through accredited car dealers through its Esanda business, and Macquarie Bank acquired the Esanda car dealer loan portfolio from ANZ in 2016. The claim alleges that "flex commissions" were paid to those car dealers and that certain features of the flex commission arrangements were unfair and/or not disclosed to consumers who paid higher interest rates on their Esanda car loans than would otherwise have been the case. It is claimed that ANZ and Macquarie Bank are responsible for the flex commission arrangements and non-disclosures, and that they should therefore pay compensation (that is, money) to consumers for the loss they have suffered as a result.

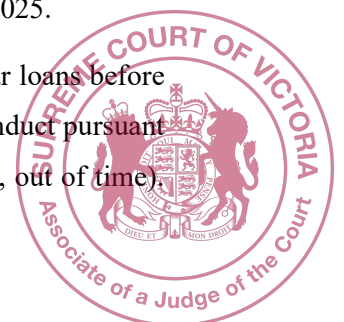
6. ANZ and Macquarie Bank deny the claims made against them in the class action.
7. The parties to the class action have agreed to settle the class action on a no admissions and no liability basis subject to the approval of the Court.

### **WHAT IS THE PROPOSED SETTLEMENT?**

8. The key elements of the proposed settlement are:
  - a. ANZ will pay (without admission of liability) **\$85 million** inclusive of all legal and other costs to settle the claims in the class action (**the Settlement Sum**);
  - b. the Court must approve the proposed settlement for it to take effect; and
  - c. if the Court approves the proposed settlement, it will apply to all group members. This means that group members will not be able to sue the Defendants for issues arising from or related to the claims that were made against the Defendants in the class action.

### **HOW MUCH MONEY WILL GROUP MEMBERS RECEIVE?**

9. At this stage, it is not possible to tell group members how much money they will receive if the Court approves the settlement. This will depend on the number of group members who register; an estimate of each registered group member's individual loss; and the deductions to be made from the Settlement Sum.
10. The Court must approve the methods that will be used to determine whether each registered group member is eligible to receive compensation and, if so, the amount of compensation they will receive. Proposed methods will be set out in a "settlement distribution scheme" which will be available on Maurice Blackburn Lawyers' website, [www.mauriceblackburn.com.au/flex](http://www.mauriceblackburn.com.au/flex) from 14 February 2025 until 14 March 2025.
11. It is harder to succeed on legal claims where group members entered their car loans before 21 August 2014. This is because those group members' claims for unfair conduct pursuant to the *National Consumer Credit Protection Act 2009* are statute barred (i.e., out of time).



For this reason, group members who entered their car loans before 21 August 2014 are likely to receive significantly less money than those who entered their car loans after this date.

### **WHAT ARE YOUR OPTIONS?**

12. If you previously opted out of the class action, you are not eligible to participate in the proposed settlement and you can disregard this notice. Group members who opted out of the class action completed and returned an opt out notice to the Court by 28 September 2023 or were the subject of a Court order permitting them to opt out.
13. Group members who did not opt out have two options:

#### **OPTION 1: REGISTER YOUR INTEREST TO RECEIVE COMPENSATION**

To participate in the proposed settlement, you must register your details with Maurice Blackburn Lawyers **by 14 March 2025** at <https://esandaflexclassaction.mauriceblackburn.com.au/>. If the online registration portal is not suitable for your needs, please contact Maurice Blackburn Lawyers on 1800 318 063 or at [esandaflexca@mauriceblackburn.com.au](mailto:esandaflexca@mauriceblackburn.com.au). If you have already registered with Maurice Blackburn Lawyers to participate in the class action, there is no need for you to do so again. This is a Court ordered deadline and Maurice Blackburn Lawyers will not have discretion to accept registrations after this time.

#### **OPTION 2: DO NOTHING**

If you have not previously registered and do not register by the deadline of 14 March 2025 you will not be entitled to any money from the settlement, but you will still be bound by it (if it is approved). This means that any claims you may have had against the Defendants covered by the class action will be extinguished.

### **WHAT DEDUCTIONS WILL BE MADE FROM THE SETTLEMENT SUM?**

14. The Court will be asked to approve the following deductions from the Settlement Sum before the remainder is distributed to eligible group members.

#### **LEGAL COSTS**

15. The Court has made a “group costs order” of 24.5% in the Proceeding. This means that Maurice Blackburn Lawyers will be paid 24.5% of the Settlement Sum (i.e., \$20,825,000) for legal costs and the legal risks it took in running the class action up until Friday 9 May 2025. The Court may adjust the “group costs order” percentage if it considers an adjustment to be appropriate.

#### **PLAINTIFF’S REIMBURSEMENT PAYMENT**



16. The Court will be asked to approve a reimbursement payment of \$30,000 to the Plaintiff to compensate him for his time associated with acting as the Plaintiff in the class action.

#### **SETTLEMENT ADMINISTRATION COSTS**

17. The Court will be asked to appoint Maurice Blackburn as the Administrator to implement the distribution process set out in the settlement distribution scheme.
18. There will be settlement administration costs associated with the distribution of the Settlement Sum to group members. The Court will be asked to authorise those costs to be paid from the Settlement Sum before the balance is shared among eligible group members.

#### **HOW CAN YOU OBJECT TO THE PROPOSED SETTLEMENT?**

19. Group members have the right to object to the proposed settlement and to make submissions as to why the Court should not approve it (or any aspect of it). If you wish to exercise those rights, you must complete the **Notice of Objection** form available at [www.mauriceblackburn.com.au/flex](http://www.mauriceblackburn.com.au/flex) and email it to Maurice Blackburn Lawyers at [esandaflexca@mauriceblackburn.com.au](mailto:esandaflexca@mauriceblackburn.com.au) by 10 March 2025.
20. Any group member who objects may (but is not obliged to) appear before the Court at the hearing of the application to approve the proposed settlement on Friday 9 May 2025 at 10.30 am.
21. Any objections will be considered by the Court in determining whether to approve the proposed settlement.
22. If you want to object to the proposed settlement, but nevertheless participate in it if your objection is overruled and the proposed settlement is approved, you should register as set out above.

#### **WHAT NEXT?**

23. The Court will conduct a hearing on Friday 9 May 2025 at 10.30 am to decide whether to approve the proposed settlement, including how the Settlement Sum will be distributed.

#### **WHERE CAN YOU FIND MORE INFORMATION ABOUT THE CLASS ACTION?**

24. You can obtain more information and key documents about the class action by visiting:
- [www.mauriceblackburn.com.au/flex](http://www.mauriceblackburn.com.au/flex) and
  - <https://www.supremecourt.vic.gov.au/areas/group-proceedings/flex-commissions-anz-macquarie> .

25. If you have any questions, you can contact Maurice Blackburn Lawyers via:



- a. [esandaflexca@mauriceblackburn.com.au](mailto:esandaflexca@mauriceblackburn.com.au); or
  - b. 1800 318 063.
26. Please do not contact the Supreme Court of Victoria. **The Court staff are not permitted to give you legal advice.**
27. If you have any questions and you do not want to speak to Maurice Blackburn Lawyers, you may get independent legal advice.



## Annexure B

### Newspaper advertisement

#### **NOTICE OF PROPOSED SETTLEMENT –**

#### **ESANDA CAR LOANS (ANZ AND MACQUARIE BANK) FLEX COMMISSIONS CLASS ACTION**

#### **PUBLISHED BY ORDER OF THE SUPREME COURT OF VICTORIA**

This is a notice to potential group members about a proposed settlement of the Esanda Car Loans (ANZ and Macquarie Bank) Flex Commissions Class Action.

The Plaintiff alleges that ANZ (through its Esanda business) allowed car dealers to set the interest rates on consumers' car loans; and paid higher commissions to dealers when they set higher interest rates on those loans. The Plaintiff alleges that these commissions were unfair and unlawful and resulted in consumers paying higher interest rates on their loans than they otherwise would have done. ANZ and Macquarie Bank deny the claims made against them in the class action.

As part of the proposed settlement, ANZ will pay \$85 million inclusive of all costs and without admission of liability by ANZ or Macquarie Bank.

Group members are persons who had a consumer car loan arranged through a car dealer between 1 January 2011 and 31 March 2016 on which a "flex commission" was paid by ANZ to the dealer. If you are a group member and you wish to participate in the proposed settlement, you must register by 14 March 2025. If you wish to object to the proposed settlement, you must do so by 10 March 2025. Further information about the class action, including how to register and/or object, is available on Maurice Blackburn Lawyers' website at [www.mauriceblackburn.com.au/flex](http://www.mauriceblackburn.com.au/flex).



## ANNEXURE C

### Email correspondence to Group Members

#### 1. Email correspondence to Deemed Registered Group Members to be sent by Maurice Blackburn

##### **Court Notice regarding a proposed settlement of the Esanda Car Loans (ANZ and Macquarie) Flex Commissions Class Action (S ECI 2020 03365)**

You are receiving this email because you have registered a claim in the Esanda Car Loans (ANZ and Macquarie) Flex Commissions Class Action on the Maurice Blackburn portal.

The Supreme Court of Victoria has ordered that this email and the attached notice of proposed settlement be sent to you, to let you know about a proposed settlement of this class action.

**As someone who has registered, there is nothing that you need to do at this stage, unless you wish to object to the proposed settlement.** If you wish to object to the proposed settlement, you must do so by **10 March 2025**.

The settlement is to be approved by the Court at a hearing on Friday 9 May 2025 at 10:30am.

You can read more information, including to access the notice of proposed settlement, on the Supreme Court of Victoria website at <https://www.supremecourt.vic.gov.au/areas/group-proceedings/flex-commissions-anz-macquarie> or Maurice Blackburn's website [www.mauriceblackburn.com.au/flex](http://www.mauriceblackburn.com.au/flex) (or search online: Maurice Blackburn + ANZ and Macquarie Bank (Esanda loans) Flex Commissions class action). Please note: at this stage we cannot answer any questions about individual eligibility or potential individual compensation amounts. If the settlement is approved by the Court, you will be contacted at a later stage.

If you have questions in relation to this notice you can also contact Maurice Blackburn, the solicitors for the plaintiff and class members, on [esandaflexCA@mauriceblackburn.com.au](mailto:esandaflexCA@mauriceblackburn.com.au) and [1800 318 063](tel:1800318063) or visit the Esanda Car Loans Class Action page on Maurice Blackburn's website at [www.mauriceblackburn.com.au/flex](http://www.mauriceblackburn.com.au/flex).

#### 2. Email correspondence to Unregistered Group Members to be sent by Computershare

##### **Court Notice regarding Esanda Car Loans (ANZ and Macquarie) Flex Commissions Class Action (S ECI 2020 03365)**

This communication contains important information that has been approved by the Supreme Court of Victoria ('the Court') to be sent to you because you have been identified as a likely group member in a class action. The class action was commenced against Australia and New Zealand Banking Group Ltd (ANZ) and Macquarie Bank Ltd on behalf of group members who took out ANZ car loans through car dealers in the period between 1 January 2011 and 31 March 2016, and where "flex commissions" were paid to those car dealers by ANZ in relation to those loans.

This is not a scam.

It is important that you read the notice carefully as it contains information that may impact your legal rights. If you are a group member and you wish to participate in the proposed settlement, you must register by 14 March 2025. If you wish to object to the proposed settlement, you must do so by 10 March 2025. Further information about the class action, including how to register and/or object, is available on Maurice Blackburn Lawyers' website at [www.mauriceblackburn.com.au/flex](http://www.mauriceblackburn.com.au/flex).

If you have questions in relation to this notice you can contact Maurice Blackburn Lawyers, the solicitors for the plaintiff and class members, on [esandaflexCA@mauriceblackburn.com.au](mailto:esandaflexCA@mauriceblackburn.com.au) and [1800 318 063](tel:1800318063) or visit the Esanda Car Loans Class Action page on Maurice Blackburn Lawyers' website at [www.mauriceblackburn.com.au/flex](http://www.mauriceblackburn.com.au/flex).



**ANNEXURE D**

**NOTICE OF OBJECTION**

**NOTICE OF OBJECTION TO PROPOSED SETTLEMENT  
SUPREME COURT OF VICTORIA**

**ESANDA CAR LOANS (ANZ AND MACQUARIE BANK)  
FLEX COMMISSIONS CLASS ACTION**

*O'Brien v Australia and New Zealand Banking Group Limited (ACN 005 357 522)*  
(S ECI 2020 03365)

**YOU SHOULD COMPLETE THIS NOTICE IF YOU DO NOT WANT THE COURT TO APPROVE THE PROPOSED SETTLEMENT OF THE ESANDA CAR LOANS (ANZ AND MACQUARIE BANK) FLEX COMMISSION CLASS ACTION**

**THE COURT WILL CONSIDER ALL NOTICES OF OBJECTION RETURNED BY 10 MARCH 2025.**

**YOU CAN OBJECT TO THE PROPOSED SETTLEMENT EVEN IF YOU ALSO WISH TO PARTICIPATE IN THE SETTLEMENT.**

**YOU ARE UNABLE TO OBJECT TO THE PROPOSED SETTLEMENT IF YOU HAVE OPTED OUT OF THE CLASS ACTION**

To: Maurice Blackburn  
([esandaflexca@mauriceblackburn.com.au](mailto:esandaflexca@mauriceblackburn.com.au)).

The person identified below is a Group Member in the above proceeding and gives notice that they object to the proposed settlement of the ANZ flex commission class action:

**A. DETAILS OF OBJECTOR**

Name of Group Member	
Contact name (if different from name of Group Member)	



Postal address	
Email address	
Telephone number(s)	

**B. GROUND(S) OF OBJECTION**

The ground(s) for my objection to the proposed settlement are as follows (set out in the space below any submissions you wish to make – you may attach additional pages if necessary):

**C. EVIDENCE OR SUBMISSIONS**

- I attach evidence and/or submissions in support of my objection (limited to 2 pages)
- I do not attach any evidence and/or submissions in support of my objection, but wish for my objection to be considered based on my submission set out above

(please tick one of the above two options)

**D. APPEARING AT HEARING ON FRIDAY 9 MAY 2025:**

- I do intend to appear at the settlement approval hearing





- I do not intend to appear at the settlement approval hearing, but wish for my submission to be considered in my absence

(please tick one of the above two options)

If you do intend to appear at the settlement approval hearing, please complete the following:

- I will appear on my own behalf
- I will be represented by a lawyer:

.....

**E. SIGNING OF NOTICE:**

.....  
Please sign here

Date

