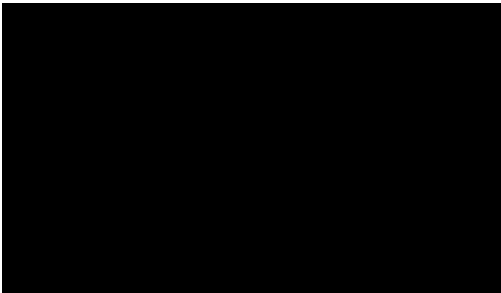


8 November 2023



Official Information Act #23.061 - Response

1. We refer to your request received on 17 September 2023 for copies of all documents held by the Commerce Commission (the Commission) relating to ANZ's acquisition of the National Bank, including all pre-merger assessments and recommendations, and all post-merger evaluations.
2. On 13 October 2023, you clarified your request, and requested a copy of an internal paper, the critical issues paper, which was produced by the Commission in 2003.
3. On 13 October 2023, the Commission extended the time limit by which we must make a decision on your request to 13 November 2023.

Our response

4. Following consultation, we have decided to grant your request. A copy of the Critical Issues paper is **attached**.
5. Three names on page 18 of the paper have been redacted under section 9(2)(a) of the OIA as we consider that withholding of the information is necessary to protect the privacy of natural persons.
6. We consider that good reasons exist for withholding this information and this is not outweighed by other considerations which would make it desirable, in the public interest, to make the information available (section 9(1) of the OIA).

Further information

7. If you are not satisfied with the Commission's response to your OIA request, section 28(3) of the OIA provides you with the right to ask an Ombudsman to investigate and

review this response. However, we would welcome the opportunity to discuss any concerns with you first.

8. Please note the Commission will be publishing this response to your request on its website. Your personal details will be redacted from the published response.
9. Please do not hesitate to contact us at uia@comcom.govt.nz if you have any questions about this response.

Yours sincerely



OIA and Information Coordinator