



INDEPENDENT COMMISSION  
AGAINST CORRUPTION  
NEW SOUTH WALES

*Independent Commission Against Corruption Act 1988 (Section 22)*

## **NOTICE TO ATTEND AND PRODUCE DOCUMENTS**

The Proper Officer  
Legal Notices Team  
Commonwealth Bank of Australia  
31 Birnie Avenue  
LIDCOMBE NSW 2141

**You are required to attend and produce:**

- to the Senior Property Officer of the Independent Commission Against Corruption ("ICAC");
- at the ICAC office at level 7/255 Elizabeth Street, SYDNEY;
- at 10.00am on Monday 3 February 2020;

**the document(s) and/or other thing(s) described in the Schedule to this Notice.**

You are required to produce the document(s) and/or other thing(s) for the purposes of an investigation the ICAC is conducting.

This requirement may be satisfied by some other person(s) acting on your behalf.

You may comply with the notice by posting, couriering or emailing documents(s) and/or things(s) to the ICAC providing you ensure it is received by the ICAC no later than the date and time specified in this notice. The material should be sent to:

Senior Property Officer  
Property Services  
Independent Commission Against Corruption  
Level 7/255 Elizabeth Street  
SYDNEY NSW 2000

Postal: GPO Box 500 Sydney NSW 2001

Email: [property@icac.nsw.gov.au](mailto:property@icac.nsw.gov.au)

## FAILURE TO COMPLY

It is an offence under s.83 of the ICAC Act without reasonable excuse to refuse or fail to comply with this Notice.

### DISCLOSING INFORMATION ABOUT THIS NOTICE

**YOU MUST NOT DISCLOSE INFORMATION ABOUT THIS NOTICE INCLUDING THE EXISTENCE OF THE NOTICE WHICH IS LIKELY TO PREJUDICE THE INVESTIGATION TO WHICH IT RELATES.**

**You may disclose** information about this Notice:

- to an employee, agent or other person in order to obtain information to comply with the Notice **if you have directed** the employee, agent or other person not to inform the person to whom the information relates about the matter;
- to obtain legal advice or representation in relation to the Notice; or
- for the purpose of, or in the course of, legal proceedings.

It is an offence under s.114 of the ICAC Act to disclose information about this Notice that is likely to prejudice the investigation to which it relates.

### Please note:

- (a) To ensure the ICAC is able to correctly reference the document(s) and/or thing(s) you provide in response to this Notice, please **complete and include the attached Property Delivery Advice form** with the document(s) and/or thing(s) required to be produced by this notice. If you wish to change your property disposal/return instructions, address and contact information provided on the Property Delivery Advice form, you will need to advise the ICAC by contacting Property Services on **(02) 8281 5999** or via email at [property@icac.nsw.gov.au](mailto:property@icac.nsw.gov.au)
- (b) If the document(s) and/or other thing(s) required to be produced by this notice tends to incriminate you, **and you object to production at the time**, neither the fact of the requirement nor the document(s) and/or other thing(s) itself (if produced) may be used in any proceedings against you (except proceedings for an offence against the *Independent Commission Against Corruption Act 1988* and certain disciplinary proceedings as provided for by section 114A). The document(s) and/or other thing(s) can be used for the purposes of the investigation to which it relates.

- (c) The ICAC shall set aside the requirement if it appears to the ICAC that any person subject to the requirement has a ground of privilege whereby, in proceedings in a court of law, the person might resist a like requirement and it does not appear to the ICAC that the person consents to compliance with the requirement.
- (d) The person must however comply with the requirement despite:
  - (i) any rule which in proceedings in a court of law might justify an objection to compliance with a like requirement on grounds of public interest, or
  - (ii) any privilege of a public authority or public official in that capacity which the authority or official could have claimed in a court of law, or
  - (iii) any duty of secrecy or other restriction on disclosure applying to a public authority or public official.

If you have any questions about this notice please telephone Aanchal Rana on (02) 8281 5999.

Date:  January 2020

  
.....  
The Hon. Peter Hall QC  
Chief Commissioner

**SCHEDULE**

The following documents and records (or copies if held), however stored (including those stored electronically) in the possession, custody or control of Commonwealth Bank of Australia:

1. A copy of all documents including, but not limited to, opening applications, documents relating to authorised signatories both past and present, and documents setting out details of the bank account (such as type of account, BSB, account number, issued card numbers, and date closed, if applicable) for:

**ACCOUNT NUMBER:** [REDACTED] 8674

**ACCOUNT NAME:** Mr Kenrick W Cheah

2. A copy of the statement of accounts for the period **20/03/2015 to 20/04/2015** for the account identified within paragraph (1) above.
3. A copy of all records of transaction details, including but not limited to location and time of transaction and details of card swiped (card holder and number) for the following transaction on the account identified within paragraph (1) above:

DATE	DESCRIPTION	CARD USED	DEBIT
08 Apr 2015	Coles Supermarkets Lane Clane Cove 015	American Express	\$57.22

Date: 20 January 2020

  
 The Hon. Peter Hall QC  
 Chief Commissioner

## OFFICE USE ONLY

This page and the preceding 4 pages is a true copy of the notice that was served:

by: AANCHAL RANA  
(full name of serving officer)

at: 21/01/20 01:02 am/pm

on: The Proper Officer - Commonwealth Bank of Australia  
(subject individual)

at/by: email to opcr compliance@cba.com.au  
(place/method of service)

The following documents were also provided at the time of service/execution:

☒ Property Delivery Advice form

☐ other (specify) \_\_\_\_\_

Aanchal Rana  
(signature of serving officer)

21/01/20  
(date of endorsement)

**PROPERTY DELIVERY ADVICE**

To: Senior Property Officer  
 Property Services  
 Independent Commission Against Corruption  
 Level 7/255 Elizabeth Street  
 SYDNEY NSW 2000

Please complete and include this  
**Property Delivery Advice** with the  
 document(s) and/or thing(s) you are  
 required to produce by this notice

Email: [property@icac.nsw.gov.au](mailto:property@icac.nsw.gov.au)

The enclosed document(s) and/or thing(s) ("the property") are produced by me in compliance with a notice to produce documents, Ref: E 18 / 0093 / AS-02-075.

(please select one of the following options)

- ☐ I require the ICAC to provide me with a receipt for the property produced.
- ☐ I do not require the ICAC to provide me with a receipt for the property produced.

**Disposal/Return Instructions**

If the property produced by me is no longer required by the ICAC for the purpose of an investigation to which it is relevant, including a proceeding arising from such an investigation: (please select one of the following options)

- ☐ I authorise the ICAC to destroy all of the property without providing further notice to me.
- ☐ I require the ICAC to return the property to me by arranging it to be delivered to the address mentioned below.
- ☐ (indicate here alternative disposal/return instructions below)

.....

.....

.....

.....

.....

**Property contact information**

Address for return of property: .....

.....

.....

.....

Email: .....@.....

Telephone: (.....) .....

Other: .....

If I wish to change my property disposal/return instructions, address and contact information, I will advise the ICAC by contacting Property Services on (02) 8281 5999 or via email at [property@icac.nsw.gov.au](mailto:property@icac.nsw.gov.au).

.....  
 (sign above)

.....  
 (date)

.....  
 (print name)



**Commonwealth Bank**

Commonwealth Bank of Australia  
 ACN 48 123 123 124  
 Processing Services  
 Compliance Department  
 PO Box 492  
 Lidcombe NSW 1825  
 2379 001

Telephone 1800 012 778  
 Email [opccompliance@cba.com.au](mailto:opccompliance@cba.com.au)



3 February 2020

Hi Arana,

We refer to your request dated 20/01/2020 and advise the following:

1. MasterCard [REDACTED] 8674 in the name of KENRICK W CHEAH.  
 From Bank records I can state:
  - This card was closed on 01/07/2016
  - The credit facility (not necessarily the card number) was opened on the 17/02/2009; the application for the credit facility is *enclosed*
  - The credit facility remains open (under a new replacement card number)
  - Unable to locate any additional signatories on the credit facility aside from the card holder (KENRICK W CHEAH)
2. Copy of Bank statements *enclosed*
3. Card details highlighted below  
 Card Number: AMEX [REDACTED] 8088 – attached to MasterCard  
 [REDACTED] 8674 in the name of KENRICK W CHEAH  
 Location: Unable to determine (non-CBA hosted merchant) – however terminal number is [REDACTED] 490 – unable to determine which financial institution the merchant is held with  
 Time & Date: Refer below

AUHPA230 AIR.230 10										GUIDANCE AUTHORIZATION SERVICE										PAGE : 3014	
CONTROL GROUP : 10010										ONLINE CARDHOLDER ACTIVITY LOG										DATE : 08/04/15	
CARD ACCT NO	-DATE-	-TIME-	TERM	REQ TYP	ACQUIRER	MCTCC	AMOUNT	EXDT	UAA-DATA	MCC POS	CC PXDT	REC FALC	ADU SAFE	DATA							
000	RP	CUC2	SRC	CSHKB	ANT	OPERATOR	MERCHANT	TERM ID	DR BR	CRDT-LN	CXDT TD	D	TEMPBUY	CURRBAL	AVAILBL						
UCAF	CAV	CONS	ACCT NO	VIP	PIN	CARD ACCEPTOR NAME AND LOCATION	POSTL-CODE	CUR CTY	CRDSEQ	ARQC	FALLBK	RESULT	AV								
EMUS	UPDC	CUR/TUR	ATCR	RISKSC	ATC	ACTION CODES (8)	PSN	CHOB	PPDLYAUL	MSG	PRC	TP	ATCF								
	8088	080415	195253	ANEX	AUTHREQ	0000370100	57.22	1803	0	5411	A-5	00	0000	031	R	XXXXXX					
	D	00		490	A300GG09	70	0	0318	01	0	189.22	1050.41	0.00								
		8674	N		COLES SUPERMARKETS	LANE COVE 724		\\LANE	036	036	001	P	N	313494							
H		000					001		00	1100	000000										

We believe this completes your request, our file has now been **closed**.

Should you require additional information and documentation, please submit a new request.

Lilli Vo

Compliance Services – Commonwealth Bank

**Credit Card Application**Origination Code: **WEB**

Please complete using BLOCK letters and black pen. If any question is not applicable (N/A), please leave the field blank.

**Section 1 Card Type (Please mark with a cross X)****Note:** If you do not select a card type, the Bank will assume you are applying for a Standard MasterCard with 'Option A'.

I wish to apply for a:

- ☐ Platinum MasterCard ☐ Platinum Visa  
☐ Gold Golf MasterCard ☐ Visa Gold ☐ Gold MasterCard

**Note:** 1 Only 'Option A' applies to a Gold credit card

Or

- ☒ Standard MasterCard ☐ Standard Visa  
☐ World Vision Visa

Or

- ☐ Student Options MasterCard ☐ Student Options Visa

Student Number

- ☐ Low Rate MasterCard ☐ Low Rate Visa

**If Standard card selected, choose an option**

- ☒ Option A – Awards Card

☐ Option B – Low Annual Fee Card☐ Option C – No Annual Fee Card☐ Option D - Up to 55 days' Interest free on purchases with an Annual fee (Golf only).**15 Please advise your residential address (PO Box Not Accepted)**

Unit No Street No Street Type  
[ ] [ ] [ ]

Street name

Additional street name details

Suburb State Postcode

**16 How long have you lived at this address****17 Postal address do not complete if same as residential address**

Unit No Street No Street Type  
[ ] [ ] [ ]

Street Name

Additional street name details

Suburb State Postcode

**Section 2 – Personal Details****1 Title**

MR

**2 Surname**

CHEAH

**3 First name**

KENRICK

**4 Middle initial**

W

**5 Date of Birth****6 Gender**

M

**7 If you are NOT a permanent Resident of Australia, please provide your Visa Expiry Date****8 Drivers Licence number****9 Number of dependants****10 Home Telephone number****11 Work telephone number****12 Mobile number****13 Email address****14 Relative/Friend name**

Contact number

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**Section 3 – Employment Details****18 Occupation (eg. Builder, Mechanic, Teacher, Doctor, etc)****If you are not employed, please describe your current situation**  
(eg. Student, retired, unemployed) and place an (X) in this box**If you are not employed go to Section 4, Financial Details****19 Employer's name OR if self employed place an (X) in this box****20 If you are self employed, please provide your ABN****21 Employer's address OR if self employed your business address**

Unit No Street No Street type  
[ ] [ ] [ ]

Street Name

Additional street name details

Suburb State Postcode

How long have you been with your current employer OR self employed?

If less than 12 months, how long had you been with your previous employer?



Section 4 – Financial Details – (If any question is not applicable (N/A), please leave the field blank)

23 Income details

24 Residential status

25 Monthly repayments, rent and living Expenses

26 Details of accounts held with the Commonwealth Bank – if more than one account held use your main account number and combined balance

27 Balance of Savings/Investment and Cheque accounts held with Other Financial Institutions.

28 Other assets

Total Value

Total Value

29 Other loans and credit card details (include Commonwealth Bank card/s and loan/s but exclude your home loan mentioned in Q24).

Credit card/s

Store card/s

Other loan/s

30 Balance Transfer Authority - Optional

☐ Please transfer the nominated amount from my non-Commonwealth Bank credit or store card to my new Commonwealth credit card account.

Bank/Store/Financial Institution	Credit/Store card account no.	Nominated Amount to be transferred	Full Balance	Name Confirmed
1				<input type="checkbox"/>
2				<input type="checkbox"/>
3				<input type="checkbox"/>

Section 5 – Additional Cardholder (They must be 16 years of age or over)

Title

Surname

First name

Middle initial

Date of birth

Branch number

Account number

Section 6 - Declaration

I have read and accept the "Important Notices" on pages 1 and 4 of this form and consent to such use and disclosure of my personal information, and authorise you to make enquiries, and to obtain and exchange information relating to this application.

I acknowledge that you will rely on information in this form and that obtained from a credit reporting agency to make a decision as to whether to offer me a credit card.

I am not an undischarged bankrupt.

I have been truthful in all information provided and have not given false names in this application.

I understand that I may indicate that my consent does not apply to use or disclosure of personal information for your marketing purposes.

A cross ( \* ) in the box indicates that I do not wish to receive marketing information from the Commonwealth Bank of Australia.

I understand that after processing this application, the Bank may offer me a different card to the one I have selected.

If you provide all the necessary information with your application and your application is approved, your card will be delivered within 10 working days.

For enquiries, contact 13 2221, 24 hours a day, 7 days a week.

Bank use only

I confirm that: CIF check completed; identity of Primary cardholder and if applicable, the Additional cardholder has been verified and details recorded on page 4 of this form; signature verified.

Lodgement branch

L/- (Guide only)

Staff number

Campaign Code

Identification Held Y/N:

Bank officer's signature Y/N:

Credit Card plus is required

For Call Centre use only

Contact Name:

Contact No:

Receipt No:

Privacy Act discussed with client:

Marketing Code:

Client agreed to CRAA check:

Client is/has been an undischarged bankrupt:

Truthful Information Provided:

Signature of Applicant obtained and held at branch:

Signature of applicant

Date

\*

For information about our credit cards, visit our Internet site at:

www.commbank.com.au/creditcards

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# Your Statement

## Gold Awards Credit Card

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007

MR KENRICK W CHEAH



Account number [REDACTED] 8674

Statement period 20 Mar 2015 - 20 Apr 2015

Credit limit [REDACTED]

Available credit [REDACTED]

Next statement end date 20 May 2015

Your Awards points [REDACTED]

### Your account balance

Opening balance at 20 Mar

New transactions and charges

Payments/refunds

Closing balance at 20 Apr



### Your payment summary

Minimum payment due [REDACTED]

Payment due by 15 May 2015

Total amount owing [REDACTED]

To minimise interest, pay your total amount owing by the payment due date each month.

**Minimum Repayment Warning:** If you make only the minimum payment each month, you will pay more interest and it will take you longer to pay off your balance. For example:

**If you make no additional charges using this card and each month you pay...**

**You will pay off the Closing Balance shown on this statement in about...**

**And you will end up paying estimated total interest charges of...**

Only the minimum payment

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

### Having trouble making repayments?

If you are having difficulty making credit card repayments, please contact us on 1300 130 107. We may be able to assist you. Please note: in the minimum repayment warning calculation, we use the cash advance rate and apply it to the entire balance.

## PAY WITH COMMBANK AWARDS POINTS AT MYER.

[commbank.com.au/paywithpoints](http://commbank.com.au/paywithpoints)

**MYER**

Available in-store only. Minimum points redemption and conditions apply. Image for illustrative purposes only.



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\*#



Transactions

Account [redacted] 8674  
20 Mar 2015- 20 Apr 2015  
Page 2 of 4

Awards points summary [redacted]

Opening points balance	[redacted]
Points earned - MasterCard	[redacted]
Points earned - American Express	[redacted]
Total points balance	[redacted]


To redeem your Awards points and for further information on CommBank Awards, visit [www.netbank.com.au](http://www.netbank.com.au) and click on the Awards icon next to your account details on the homepage. Alternatively, you can call us on 13 1661, 8am to 8pm, Monday to Friday (Sydney/Melbourne time).

Transactions


Date	Transaction details	Card used	Amount (A\$)
20 Mar	[redacted]		
20 Mar			
20 Mar			
20 Mar			
20 Mar	Coles World Square 0710 Sydney 015	American Express	38.13
20 Mar	[redacted]		
20 Mar			
21 Mar			
21 Mar			
22 Mar			
23 Mar			
23 Mar			
24 Mar			
25 Mar			
25 Mar			
25 Mar			
25 Mar			

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How to pay



**Online:** Pay your credit card using NetBank, 24 hours a day, 7 days a week. Visit [netbank.com.au](http://netbank.com.au)




Bill code: **1818**  
Reference No.: [redacted] 8674




Scan QR code in your banking app


BPAY® @ Registered to Bpay Pty Ltd  
ABN 69 079 137 518



**Autopay:** Set up a direct debit to pay your credit card each month. Visit: [commbank.com.au/autopay](http://commbank.com.au/autopay)



**Phone:** Call **13 2221** to transfer funds from your other Commonwealth Bank account(s).



**Mail:** This slip with your cheque to:  
Locked Bag 3402,  
BRISBANE QLD 4000

[redacted] 8674

We're here to help

**13 2221**, 24 hours a day,  
7 days a week  
[netbank.com.au](http://netbank.com.au)  
Overseas +61 2 9999 3283  
(reverse charges accepted)  
MR KENRICK W CHEAH

Amount Paid

+780+

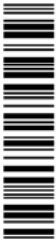


Transactions

Account [REDACTED] 8674  
20 Mar 2015- 20 Apr 2015  
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Transactions

Date	Transaction details	Card used	Amount (A\$)
26 Mar	[REDACTED]	[REDACTED]	[REDACTED]
26 Mar			
26 Mar			
26 Mar	Woolworths 1761 Marsfieldmarsfield 001	American Express	145.79
27 Mar	[REDACTED]	[REDACTED]	[REDACTED]
27 Mar			
28 Mar			
28 Mar			
28 Mar			
28 Mar			
28 Mar			
30 Mar			
30 Mar			
31 Mar			
31 Mar			
01 Apr			
01 Apr			
01 Apr			
02 Apr			
03 Apr			
03 Apr			
04 Apr	Coles Chatswood - 852 Chatswood 015	American Express	65.93
04 Apr	[REDACTED]	[REDACTED]	[REDACTED]
05 Apr			
06 Apr	Woolworths 1166 Chatswoodchatswood 001	American Express	104.17
07 Apr	[REDACTED]	[REDACTED]	[REDACTED]
07 Apr			
08 Apr			
08 Apr			
08 Apr			
08 Apr			
08 Apr			
08 Apr	Coles Supermarkets Lane Clane Cove 015	American Express	57.22
09 Apr	[REDACTED]	[REDACTED]	[REDACTED]
09 Apr			
09 Apr			
09 Apr			
09 Apr	[REDACTED]	[REDACTED]	[REDACTED]
09 Apr			



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Transactions

Account [REDACTED] 8674  
20 Mar 2015- 20 Apr 2015  
Page 4 of 4

Transactions

Date	Transaction details	Card used	Amount (A\$)
09 Apr			
10 Apr			
10 Apr			
11 Apr			
11 Apr			
11 Apr			
12 Apr			
12 Apr			
12 Apr			
13 Apr			
14 Apr			
14 Apr			
14 Apr			
14 Apr			
15 Apr			
15 Apr			
15 Apr			
16 Apr			
16 Apr			
16 Apr			
16 Apr			
16 Apr			
17 Apr			
17 Apr			
17 Apr			
19 Apr			
19 Apr			
20 Apr			
Interest charged on purchases		Purchase Rate 20.240%p.a.	0.00
Interest charged on cash advances		Cash Advance Rate 21.240%p.a.	0.00
MasterCard® [REDACTED] 8674		American Express [REDACTED] 088	

Please check your transactions listed on this statement and report any discrepancy to the Bank before the payment due date. Transactions in foreign currency on Commonwealth Bank American Express Cards are subject to a 1.5% American Express currency conversion factor which is included in the converted transaction amount. American Express is a trademark of American Express. The CommBank American Express® Card is issued by Commonwealth Bank of Australia pursuant to a license from American Express. MasterCard is the registered trademark of MasterCard International Incorporated.

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