

BETWEEN:

ALANNAH FOX

First Plaintiff

BRIDGET NASTASI

Second Plaintiff

- and -

WESTPAC BANKING CORPORATION (ACN 007 457 141)

First Defendant

ST. GEORGE FINANCE LIMITED (ACN 001 094 471)

Second Defendant

ORDER

JUDGE: The Honourable Justice Harris

DATE MADE: 27 August 2025

ORIGINATING PROCESS: Writ filed 15 July 2020
Summons filed 20 May 2025

METHOD OBTAINED: At hearing

ATTENDANCE: Mr D Fahey with Ms S Hogan, counsel for the plaintiffs
Ms C Hamilton-Jewell, counsel for the defendants

OTHER MATTERS: A. Justice Harris' reasons for these orders made will be delivered separately.
B. This order is signed by the Judge pursuant to Rule 60.02(1)(b) of the *Supreme Court (General Civil Procedure) Rules 2015*.

THE COURT ORDERS THAT:

Confidentiality

1. Pursuant to s 18(1)(a) of the *Open Courts Act 2013* (Vic) and/or the Court's inherent jurisdiction, and subject to any further order of the Court:
 - a. the documents or parts of documents identified in Schedule A to this Order (**Confidential Materials**) be confidential and, absent prior order of the Court, not be published or disclosed to any other person other than:



- i. her Honour Justice Harris (**Settlement Judge**), staff of the Settlement Judge, and staff in the Court Registry necessarily involved in the filing or administration of the Confidential Materials (**Approved Persons**);
 - ii. the plaintiffs' solicitors and counsel; and
 - iii. representatives of Vannin Capital Investments (Australia) Pty Limited (**Vannin**) with involvement in the proceeding.
- b. the plaintiffs file in the Registry unredacted copies of the documents being or containing the Confidential Materials, such documents to be marked as confidential on RedCrest;
- c. the plaintiffs have leave to file, and serve on the defendants, copies of the documents being or containing the Confidential Materials, redacted to conceal the Confidential Materials; and
- d. the plaintiffs be otherwise excused from any requirement to file or serve the Confidential Materials.

Settlement approval

- 2. Pursuant to s 33V(1) and (2) of the *Supreme Court Act 1986* (Vic) (the **Act**), the:
 - a. settlement of the proceeding is approved on the terms set out in:
 - i. the deed of settlement dated 2 May 2025; and
 - ii. the Amended settlement distribution scheme exhibited at page 76 to exhibit RER-12 to the affidavit of Richard Erle Ryan dated 15 August 2025 (**SDS**); (together, the **Settlement**);
 - and
 - b. the SDS is to be given effect.
- 3. Pursuant to s 33ZB of the Act, the persons affected and bound by the Settlement are the plaintiffs, defendants, and persons described in [1] of the Amended Statement of Claim filed on 28 August 2024, other than such persons who opted out of and have not been reinstated in the proceeding (**Group Members**).
- 4. The claims of the plaintiffs and Group Members in the proceeding be dismissed.
- 5. Pursuant to s 33ZB and s 33ZF of the Act, each of the defendants and their related bodies corporate, present and former directors, officers, partners, servants, contractors, insurers and agents be released by the plaintiffs and each of the Group Members from the claims made by the plaintiffs and/or on behalf of the Group Members in the proceeding.



6. Pursuant to s 33V(2) of the Act, the following amounts are approved for the purposes of the SDS:
 - a. the sum of \$31,850,000 as the “plaintiffs’ legal costs and disbursements”;
 - b. the sum of \$3,012,901.10 for “administration costs”; and
 - c. the sum of \$40,000 to each of the plaintiffs as the “plaintiffs’ reimbursement payment”.

Scheme Administrator

7. Pursuant to s 33ZF of the Act, Maurice Blackburn be appointed as the administrator of the SDS (**SDS Administrator**), with the powers and immunities set out in the SDS.
8. Pursuant to s 9.06 of the of the *Supreme Court (General Civil Procedure) Rules 2015* (Vic) (**Rules**), the SDS Administrator be joined as a party to the proceeding for the limited purpose of exercising the SDS Administrator’s liberty to apply for the purposes of order 9 below and to give effect to orders 2(b) and 6 above.
9. The SDS Administrator has liberty to apply in respect of any matter arising in or in relation to the administration of the SDS, on not less than three clear business days’ notice to each party to the proceeding and the Court.

Administration and dismissal

10. The SDS Administrator shall report to the Settlement Judge regarding the performance of the SDS, including the costs incurred and distributions made, every six months.
11. Upon the SDS Administrator being satisfied that the implementation of the SDS has been completed, within 30 business days:
 - a. inform the parties in writing that this has occurred;
 - b. the SDS Administrator shall deliver to the Court, addressed to the Associate to the Settlement Judge – a report outlining:
 - i. the distributions made to Group Members, in an itemised format;
 - ii. time taken for distributions;
 - iii. amounts charged to each group member for distributions; and
 - iv. what amounts, if any, were unclaimed by Group Members and what, if anything, has been done with those amounts; and
 - c. the SDS Administrator shall notify the defendants that the steps in order 11(b) above have been taken.



12. The proceeding be dismissed with effect as and from the date of the completion of the administration of the SDS, being the date on which the final distribution under the SDS is made by the SDS Administrator.

Costs

13. There be no order as to the costs of the proceeding.
14. All inter partes costs orders in the proceeding as between the plaintiffs, the solicitors for the plaintiffs, and the defendants be vacated. This order does not affect the group costs order (being order 1 made by the Honourable Justice Nichols on 9 March 2023).

Group members (registration and reinstatement)

15. The persons listed in Schedule B be deemed to have registered to participate in this proceeding.
16. The persons listed in Schedule C be reinstated as group members in this proceeding pursuant to s 33J(6) of the Act.

DATE AUTHENTICATED: 27 August 2025



THE HONOURABLE JUSTICE HARRIS



SCHEDULE A – CONFIDENTIAL MATERIALS

The following documents or parts of documents comprise the Confidential Materials referred to in Order 1(a) of these Orders:

1. the text highlighted in blue in the affidavit of Richard Erle Ryan affirmed 15 August 2025 (**Ryan Affidavit**), other than the text highlighted in paragraph [164];
2. the text highlighted grey in exhibit RER-12 to the Ryan Affidavit;
3. the whole of confidential exhibit RER-13 to the Ryan Affidavit;
4. the whole of the independent expert report by Kerrie-Ann Rosati dated 30 July 2025; and
5. the text highlighted in blue and redacted in the plaintiffs' outline of submissions filed and served on 15 August 2025, other than the text highlighted in paragraph [77]; and
6. Schedules B and C to these orders.

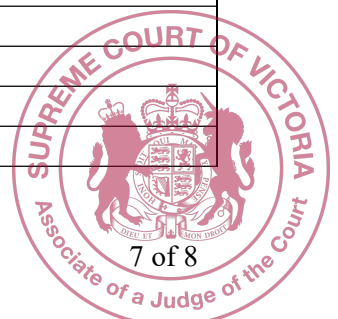


SCHEDULE B – LATE REGISTRANTS

Late Registrants	
#	Name
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	
25	
26	
27	
28	
29	
30	
31	
32	
33	
34	
35	
36	
37	
38	

SCHEDULE C – REINSTATED GROUP MEMBERS

Reinstatement Requests			
#	Date Opt Out Received	Last Name	First Name
1	12/10/2023		
2	12/10/2023		
3	11/09/2023		
4	12/10/2023		
5	12/10/2023		
6	12/10/2023		
7	12/10/2023		
8	12/10/2023		
9	11/10/2023		
10	18/09/2023		
11	5/10/2023		
12	12/10/2023		
13	12/10/2023		
14	11/10/2023		
15	12/10/2023		
16	12/10/2023		
17	12/10/2023		
18	12/10/2023		
19	12/10/2023		
20	12/10/2023		
21	12/10/2023		
22	14/09/2023		
23	12/10/2023		
24	12/10/2023		
25	12/10/2023		
26	12/10/2023		
27	12/10/2023		
28	12/10/2023		
29	12/10/2023		
30	5/10/2023		
31	5/10/2023		
32	7/09/2023		
33	12/10/2023		
34	22/09/2023		
35	12/10/2023		
36	28/08/2023		
37	12/10/2023		
38	7/09/2023		
39	5/10/2023		
40	12/10/2023		



41	12/10/2023		
42			
43			
44			
45			
46			
47			
48			
49			