

**IN THE HIGH COURT OF AUSTRALIA
MELBOURNE OFFICE OF THE REGISTRY**

No M48 of 2012

BETWEEN



JOHN ANDREWS
First Applicant

ANGELO JULIAN SALIBA
Second Applicant

GEOFFREY ALLAN FIELD
Third Applicant

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
(ACN 005 357 522)
Respondent

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APPLICANTS' CHRONOLOGY

20 **Part I: Certificate as to Suitability for Publication**

I certify that this chronology is in a form suitable for publication on the internet.

Part II: Chronology

Date	Event	Cause Removed Book Reference
May-89	The First Applicant (Andrews) opens an ANZ First Low Interest Visa Account, which, at relevant times, has an approved credit limit of \$6,000.00.	CRB___ (J[223(1)])
Aug-91	Andrews (jointly with his wife) holds an Access Advantage Account, which, at relevant times, has an approved overdraft limit of \$500.00.	CRB___ (J[145(2)])
Feb-96	The Third Applicant (Field) opens an Access Advantage Account, which, at relevant times, has an approved overdraft limit of \$1,000.00.	CRB___ (J[145(3)])

6 June 2012
Filed on behalf of the Applicants

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Date	Event	Cause Removed Book Reference
Oct-04	The Second Applicant (Saliba) opens an Access Advantage Account, which, at relevant times, has an approved overdraft limit of \$1,000.00.	CRB____ (J[145(1)])
Oct-04	Saliba opens a Business Classic Account, which, at relevant times, has no approved overdraft limit.	CRB____ (J[313(1)])
3-Aug-05	Andrews (jointly with his wife) opens a Business Classic Account, which, at relevant times, has an approved overdraft limit of \$25,000.00.	CRB____ (J[313(2)])
13-Oct-05	A Business Honour Fee of \$37.70 is charged to Saliba's Business Classic Account (Exception Fee No 12).	CRB____; ____ (J[314]-[315])
27-Oct-05	A Business Dishonour Fee of \$37.70 is charged to Saliba's Business Classic Account (Exception Fee No 14).	CRB____; ____ (J[325]-[326])
14-Feb-06	A Saving Honour Fee of \$29.50 is charged to Saliba's Access Advantage Account (Exception Fee No 3).	CRB____; ____ (J[147]-[148])
13-Oct-06	A Saving Dishonour Fee of \$35.00 is charged to Saliba's Access Advantage Account (Exception Fee No 1).	CRB____; ____ (J[195]-[197])
15-Nov-06	A Saving Non-Payment Fee of \$35.00 is charged to Field's Access Advantage Account (Exception Fee No 4).	CRB____; ____ (J[210])
21-Nov-06	A Business Non-Payment Fee of \$35.00 is charged to Andrews' Business Classic Account (Exception Fee No 17).	CRB____; ____ (J[329])
29-Nov-06	An Overlimit Fee of \$35.00 is charged to Andrews' ANZ First Low Interest Visa Account (Exception Fee No 5).	CRB____; ____ (J[269]-[271])
26-Feb-07	A Saving Dishonour Fee of \$35.00 is charged to Andrews' Access Advantage Account (Exception Fee No 2).	CRB____; ____ (J[216]-[218])
9-Jul-07	A Business Honour Fee of \$37.70 is charged to Andrews' Business Classic Account (Exception Fee No 13).	CRB____; ____ (J[332]-[334])
Nov-07	Field (jointly with Catherine Esther Williams) opens an ANZ Business One Visa Account, which, at relevant times, has an approved credit limit of \$10,000.00.	CRB____ (J[295])
16-Jul-08	A Commercial Card Overlimit Fee of \$7.14 is charged to Field's ANZ Business One Visa Account (Exception Fee No 10).	CRB____; ____ (J[296]-[297])
28-Feb-10	An Overlimit Fee of \$20.00 is charged to Andrews' ANZ First Low Interest Visa Account (Exception Fee No 6).	CRB____; ____ (J[282]-[284])
3-May-10	A Business Honour Fee of \$37.70 is charged to Saliba's Business Classic Account (Exception Fee No 15).	CRB____; ____ (J[337]-[339])
4-May-10	A Business Dishonour Fee of \$37.70 is charged to Saliba's Business Classic Account (Exception Fee No 16).	CRB____; ____ (J[349]-[351])

Date	Event	Cause Removed Book Reference
22-Sep-10	Proceeding commenced in the Federal Court of Australia (VID 811 of 2010).	CRB__
5-May-11	Primary judge makes orders for the hearing and determination of separate questions.	CRB__
3-Oct-11 – 5-Oct-11	Hearing of separate questions before primary judge.	
5-Dec-11	Primary judge hands down reasons for judgment in relation to the separate questions.	CRB__
13-Dec-11	Primary judge makes orders giving effect to the reasons for judgment.	CRB__
21-Dec-11	Applicants file in the FCA an Application for Leave to Appeal from part of the orders made by the primary judge on 13 December 2011 (VID 1480 / 2011) .	CRB__
11-Jan-12	Applicants file in the High Court of Australia an application under s 40(2) of the <i>Judiciary Act 1903</i> (Cth) to have the Leave Application and, if leave be granted, the appeal itself, removed into the HCA (M4 / 2012).	
6-Feb-12	FCA (Gray J) orders that the Leave Application be adjourned to a date to be fixed pending the outcome of the Removal Application.	
11-May-12	HCA orders that the Leave Application be removed in part.	CRB__

Dated: 5 June 2012

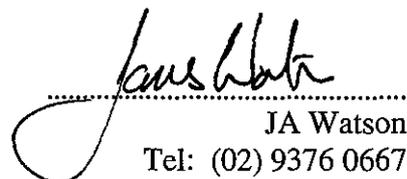


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