



FOI 21-1

10 August 2020

Phillip Sweeney
Right to Know

By email: XXXXXXXXXXXXXXXXXXXXXXXXXXXX@XXXXXXXXXX.XXX.XX

Dear Mr Sweeney,

**NOTICE OF DECISION UNDER THE FREEDOM OF INFORMATION ACT 1982 (CTH)
(FOI ACT) WITH REASONS**

Applicant: Phillip Sweeney

Decision-maker: Ann Quinlan, an authorised officer of the Australian Prudential Regulation Authority (APRA) for the purposes of section 23(1) of the FOI Act.

FOI Request: “The documents I seek are any correspondence between either trustee and APRA related to the change in trustee from National Australia Bank Superannuation Fund Pty Ltd to PFS Nominees Pty Ltd and the change in fund status from ‘not-for-profit’ to ‘for-profit.’” (‘the FOI request’).

My decision: Refuse access to Documents 1-14 based on the reasons.

FACTS

1. On 7 July 2020, you made the FOI request by email under the FOI Act.
2. On 8 July 2020, APRA acknowledged receipt of your request by email.
3. On 5 August 2020, APRA extended the decision date with your consent until 16 August 2020 by email under the FOI Act.

EVIDENCE AND MATERIAL RELIED ON

4. I relied on the following in making my decision:
 - a. the Applicant’s request received by APRA on 7 July 2020;
 - b. acknowledgment email from FOI Officer to the Applicant dated 8 July 2020;
 - c. email correspondence between APRA staff between 24 July – 3 August 2020;

- d. relevant sections of the *Australian Prudential Regulation Authority Act 1998* (Cth) ('the APRA Act');
- e. relevant sections of the FOI Act; and
- f. guidelines issued by the Office of the Australian Information Commissioner to date ('the FOI Guidelines').

REASONS

- 5. APRA conducted all reasonable searches and identified 14 documents relevant to the FOI request.
- 6. I refused access to Documents 1-14 following application of the following exemptions in the FOI Act:
 - a. section 38: Documents 1-14 contain "protected information" under section 56 of the APRA Act;
 - b. section 47C: Document 1 contains deliberative matter relating to an opinion, advice or recommendation or a consultation or deliberation for the purposes of a deliberative process of APRA;
 - c. section 47E(d): Documents 1, 3, 6, 9, 10, 12 contain information that, if disclosed, would, or could reasonably be expected to, have a substantial adverse effect on the proper and efficient conduct of APRA's operations.

Secrecy Provision

- 7. I have taken the following approach in applying section 38 of the FOI Act:
 - a. a document is exempt under section 38 of the FOI Act if disclosure is prohibited under a provision of an enactment and section 38 expressly applies to that provision.
 - b. subsection 56(11) of the APRA Act applies section 38 of the FOI Act so a document that is a "protected document" or contains "protected information" within the meaning of subsection 56(1) of the APRA Act is an exempt document under section 38 of the FOI Act.
 - c. it is an offence under section 56(2) of the APRA Act to directly or indirectly disclose protected information or produce a protected document, unless a specified exemption applies. This offence provision is binding on APRA staff members. The offence is punishable by up to two years imprisonment.
 - d. a "protected document" is defined in section 56(1) of the APRA Act to include documents given or produced under or for the purposes of a "prudential regulation framework law", and containing information relating to the affairs of a financial sector entity.
 - e. The *Superannuation Industry (Supervision) Act 1993* and the APRA Act are prudential regulation framework laws.

- f. Documents 1-14 were given and disclosed for the purposes of APRA regulating bodies in the financial sector in accordance with the laws that provide for prudential regulation, namely the APRA Act and the *Superannuation Industry (Supervision) Act 1993*.
 - g. As the protected information in Documents 1-14 has not already been lawfully made available to the public from other sources, Documents 1-14 are protected documents.
8. I am satisfied Documents 1-14 are protected documents as defined in section 56(1) of the APRA Act and Documents 1-14 are exempt documents for the purposes of section 38 of the FOI Act.

Deliberative processes

9. Paragraph 47C(1)(a) of the FOI Act provides that a document is conditionally exempt if its disclosure under the Act would disclose matter in the nature of, or relating to, opinion, advice or recommendation obtained, prepared or recorded, or consultation or deliberation that has taken place, in the course of, or for the purposes of, the deliberative processes involved in the functions of APRA.
10. Paragraph 6.61 of the FOI Guidelines prescribes that a deliberative process may include 'the recording or exchange of opinions, advice, recommendations, a collection of facts or opinions, and interim decisions or deliberations'.
11. Document 1 contains information that falls within the definition of deliberative matter. Document 1 contains APRA's opinions and advice in relation to prudential regulation.
12. Document 1 was prepared for the purposes of APRA's deliberative processes and that the information in Document 1 is considered deliberative matter and is conditionally exempt under section 47C of the FOI Act.

Operations of agencies

13. Paragraph 47E(d) of the FOI Act conditionally exempts documents where disclosure would, or could reasonably be expected to, have a substantial adverse effect on the proper and efficient conduct of APRA's operations.
14. Paragraph 6.96 of the FOI Guidelines provides, for the exemption to apply, that disclosure of the documents would or could reasonably be expected to 'prejudice or have a substantial adverse effect on certain listed agency operations'.
15. Documents 1, 3, 6, 9, 10, 12 contain information regarding the operations of APRA. Should the documents be released, APRA's ability to perform its operations may become limited and have a substantial adverse effect on the proper and efficient conduct of APRA. In light of the above factors, Documents 1, 3, 6, 9, 10, 12 are conditionally exempt under paragraph 47E(d) of the FOI Act.

Application of the public interest test

16. I reviewed the FOI Act and FOI Guidelines and consider the following factors favouring the disclosure of the documents would apply, as disclosure would or could reasonably be expected to:
- a. promote the objects of the FOI Act;

- b. inform debate on a matter of public importance; and
 - c. reveal the context and reasons for APRA's decisions.
17. I considered the following factors against release would apply, as disclosure would or could reasonably be expected to:
- a. prejudice APRA's ability to obtain information from bodies or entities subject to APRA's supervision, as bodies regulated by APRA may be less willing to disclose information with APRA if they were aware that that information were to be made publicly available;
 - b. have an adverse effect on the lawful business or commercial affairs of various bodies regulated by APRA; and
 - c. inhibit the ability of APRA to provide frank and complete information or advice on similar matters in the future.
18. I did not take any of the irrelevant factors listed in subsection 11B(4) of the FOI Act into account in determining whether access to the documents would, on balance, be contrary to the public interest.
19. On balance, the public interest factors against release outweigh the public interest factors in favour of release of Documents 1, 3, 6, 9, 10, 12 as the harm to APRA's ability to obtain information may be prejudiced and have a substantial adverse effect on APRA's deliberative processes in relation to prudential supervision.

RIGHTS OF REVIEW

Application for Internal Review of Decision

20. Under section 54 of the FOI Act, you have the right to apply for an internal review of the decision if you disagree with my decision. If you make an application for review, another officer of APRA will be appointed to conduct the review and make a fresh decision on the merits of the case.
21. Under section 54B of the FOI Act, you must apply in writing for a review of the decision within 30 days after the day the decision has been notified to you.
22. You do not have to pay any other fees or processing charges for an internal review, except fees and charges applicable for providing access to further material in the document released, if any, as a result of the review (for example, photocopying, inspection, etc).
23. No particular form is required to apply for review, although it is desirable (but not essential), to set out in the application, the grounds on which you consider that the decision should be reviewed.
24. Application for an internal review of the decision should be addressed to:

FOI Officer
 Australian Prudential Regulation Authority
 GPO Box 9836, Sydney NSW 2001
 Telephone: (02) 9210 3000
 Facsimile: (02) 9210 3411

25. If you make an application for internal review and we do not make a decision within 30 days of receiving the application, the agency is deemed to have affirmed the original decision. However, under section 54D of the FOI Act, APRA may apply in writing to the Information Commissioner for further time to consider the internal review.

Application for review by the Information Commissioner

26. Under section 54L of the FOI Act, you have the right to apply to the Information Commissioner for a review of the original decision or a review of a decision made on review.
27. Any application must be in writing and must give details of an address where notices may be sent and include a copy of the original decision or the decision made on internal review.
28. An application for review by the Information Commissioner may be lodged in the following ways:

Online	Complete and lodge the online review form at: https://www.oaic.gov.au/freedom-of-information/reviews-and-complaints/information-commissioner-review/
Post	Director of FOI Dispute Resolution GPO Box 5218, Sydney NSW 2001
Email	foidr@oaic.gov.au
Facsimile	(02) 9284 9666
Delivered in person	Office of the Australian Information Commissioner Level 3, 175 Pitt Street Sydney NSW 2000

Review by Administrative Appeals Tribunal

29. If the decision on review by the Information Commissioner is not to grant access to all of the documents within your request, you would be entitled to seek review of the Information Commissioner’s decision by the Administrative Appeals Tribunal (AAT).
30. The AAT is an independent review body with the power to make a fresh decision. An application to the AAT for a review of an FOI decision does not attract a fee. The AAT cannot award costs either in your favour or against you, although it may in some circumstances recommend payment by the Attorney-General of some or all of your costs. Further information is available from the AAT on 1300 366 700.

Complaints

31. You may complain to the Information Commissioner concerning action taken by APRA in the exercise of powers or the performance of functions under the FOI Act. There is no fee for making a complaint. The Commissioner will conduct an independent investigation of your complaint.
32. You may complain to the Information Commissioner either orally or in writing, by any of the methods outlined above, or by telephone, on 1300 363 992.

Ann Quinlan
FOI Officer
Australian Prudential Regulation Authority
Date: 10 August 2020

Schedule

Doc No.	Description	Exemption(s)	Access
1	Exempt document	section 38, 47C, 47E(d)	Refused
2	Exempt document	section 38	Refused
3	Exempt document	section 38, 47E(d)	Refused
4	Exempt document	section 38	Refused
5	Exempt document	section 38	Refused
6	Exempt document	section 38, 47E(d)	Refused
7	Exempt document	section 38	Refused
8	Exempt document	section 38	Refused
9	Exempt document	section 38, 47E(d)	Refused
10	Exempt document	section 38, 47E(d)	Refused
11	Exempt document	section 38	Refused
12	Exempt document	section 38, 47E(d)	Refused
13	Exempt document	section 38	Refused
14	Exempt document	section 38	Refused

FREEDOM OF INFORMATION ACT 1982

11B Public interest exemptions—factors

Scope

- (1) This section applies for the purposes of working out whether access to a conditionally exempt document would, on balance, be contrary to the public interest under subsection 11A(5).
- (2) This section does not limit subsection 11A(5).

Factors favouring access

- (3) Factors favouring access to the document in the public interest include whether access to the document would do any of the following:
 - (a) promote the objects of this Act (including all the matters set out in sections 3 and 3A);
 - (b) inform debate on a matter of public importance;
 - (c) promote effective oversight of public expenditure;
 - (d) allow a person to access his or her own personal information.

Irrelevant factors

- (4) The following factors must not be taken into account in deciding whether access to the document would, on balance, be contrary to the public interest:
 - (a) access to the document could result in embarrassment to the Commonwealth Government, or cause a loss of confidence in the Commonwealth Government;
 - (b) access to the document could result in any person misinterpreting or misunderstanding the document;
 - (c) the author of the document was (or is) of high seniority in the agency to which the request for access to the document was made;
 - (d) access to the document could result in confusion or unnecessary debate.

Guidelines

- (5) In working out whether access to the document would, on balance, be contrary to the public interest, an agency or Minister must have regard to any guidelines issued by the Information Commissioner for the purposes of this subsection under section 93A.

38 Documents to which secrecy provisions of enactments apply

- (1) Subject to subsection (1A), a document is an exempt document if:
 - (a) disclosure of the document, or information contained in the document, is prohibited under a provision of an enactment; and
 - (b) either:
 - (i) that provision is specified in Schedule 3; or
 - (ii) this section is expressly applied to the document, or information, by that provision, or by another provision of that or any other enactment.

- (1A) A person's right of access to a document under section 11 or 22 is not affected merely because the document is an exempt document under subsection (1) of this section if disclosure of the document, or information contained in the document, to that person is not prohibited by the enactment concerned or any other enactment.
- (2) Subject to subsection (3), if a person requests access to a document, this section does not apply in relation to the document so far as it contains personal information about the person.
- (3) This section applies in relation to a document so far as it contains personal information about a person if:
- (a) the person requests access to the document; and
 - (b) disclosure of the document, or information contained in the document, is prohibited under section 503A of the *Migration Act 1958* as affected by section 503D of that Act.
- (4) In this section:
- enactment** includes a Norfolk Island enactment.

47C Public interest conditional exemptions—deliberative processes

General rule

- (1) A document is conditionally exempt if its disclosure under this Act would disclose matter (**deliberative matter**) in the nature of, or relating to, opinion, advice or recommendation obtained, prepared or recorded, or consultation or deliberation that has taken place, in the course of, or for the purposes of, the deliberative processes involved in the functions of:
- (a) an agency; or
 - (b) a Minister; or
 - (c) the Government of the Commonwealth; or
 - (d) the Government of Norfolk Island.

Exceptions

- (2) Deliberative matter does not include either of the following:
- (a) operational information (see section 8A);
 - (b) purely factual material.

Note: An agency must publish its operational information (see section 8).

- (3) This section does not apply to any of the following:
- (a) reports (including reports concerning the results of studies, surveys or tests) of scientific or technical experts, whether employed within an agency or not, including reports expressing the opinions of such experts on scientific or technical matters;
 - (b) reports of a body or organisation, prescribed by the regulations, that is established within an agency;
 - (c) the record of, or a formal statement of the reasons for, a final decision given in the exercise of a power or of an adjudicative function.

Note: Access must generally be given to a conditionally exempt document unless it would be contrary

47E Public interest conditional exemptions—certain operations of agencies

A document is conditionally exempt if its disclosure under this Act would, or could reasonably be expected to, do any of the following:

- (a) prejudice the effectiveness of procedures or methods for the conduct of tests, examinations or audits by an agency;
- (b) prejudice the attainment of the objects of particular tests, examinations or audits conducted or to be conducted by an agency;
- (c) have a substantial adverse effect on the management or assessment of personnel by the Commonwealth, by Norfolk Island or by an agency;
- (d) have a substantial adverse effect on the proper and efficient conduct of the operations of an agency.

Note: Access must generally be given to a conditionally exempt document unless it would be contrary to the public interest (see section 11A).

AUSTRALIAN PRUDENTIAL REGULATION AUTHORITY ACT 1998

56 Secrecy—general obligations

(1) In this section:

body regulated by APRA includes a body that has at any time been a body regulated by APRA.

court includes a tribunal, authority or person having the power to require the production of documents or the answering of questions.

financial sector entity has the same meaning as in the *Financial Sector (Collection of Data) Act 2001*.

officer means:

- (a) an APRA member; or
- (b) an APRA staff member; or
- (c) any other person who, because of his or her employment, or in the course of that employment:
 - (i) has acquired protected information; or
 - (ii) has had access to protected documents;other than an employee of the body to which the information or document relates.

personal information has the same meaning as in the *Privacy Act 1988*.

produce includes permit access to.

protected document means a document given or produced (whether before or after the commencement of this section) under, or for the purposes of, a prudential regulation framework law and containing information relating to the affairs of:

- (a) a financial sector entity; or
- (b) a body corporate (including a body corporate that has ceased to exist) that has at any time been, or is, related (within the meaning of the *Corporations Act 2001*) to a body regulated by APRA or to a registered entity; or
- (c) a person who has been, is, or proposes to be, a customer of a body regulated by APRA or of a registered entity;; or
- (ca) a person in relation to whom information is, or was, required to be given under a reporting standard made in accordance with subsection 13(4A) of the *Financial Sector (Collection of Data) Act 2001*;

other than:

- (d) a document containing information that has already been lawfully made available to the public from other sources; or
- (e) a document given or produced under, or for the purposes of, a provision of the *Superannuation Industry (Supervision) Act 1993*:
 - (i) administered by the Commissioner of Taxation; or
 - (ii) being applied for the purposes of the administration of a provision administered by the Commissioner of Taxation.

It also includes a document that is given to APRA under Part 7.5A of the *Corporations Act 2001*, other than a document containing information that has already been lawfully made available to the public from other sources.

protected information means information disclosed or obtained (whether before or after the commencement of this section) under, or for the purposes of, a prudential regulation framework law and relating to the affairs of:

- (a) a financial sector entity; or
- (b) a body corporate (including a body corporate that has ceased to exist) that has at any time been, or is, related (within the meaning of the *Corporations Act 2001*) to a body regulated by APRA or to a registered entity; or
- (c) a person who has been, is, or proposes to be, a customer of a body regulated by APRA or of a registered entity;; or
- (ca) a person in relation to whom information is, or was, required to be given under a reporting standard made in accordance with subsection 13(4A) of the *Financial Sector (Collection of Data) Act 2001*;

other than:

- (d) information that has already been lawfully made available to the public from other sources; or
- (e) information given or produced under, or for the purposes of, a provision of the *Superannuation Industry (Supervision) Act 1993*:
 - (i) administered by the Commissioner of Taxation; or
 - (ii) being applied for the purposes of the administration of a provision administered by the Commissioner of Taxation.

It also includes information that is given to APRA under Part 7.5A of the *Corporations Act 2001*, other than information that has already been lawfully made available to the public from other sources.

registered entity means a corporation that is, or has at any time been, a registered entity within the meaning of the *Financial Sector (Collection of Data) Act 2001*.

- (2) A person who is or has been an officer is guilty of an offence if:
 - (a) the person directly or indirectly:
 - (i) discloses information acquired in the course of his or her duties as an officer to any person or to a court; or
 - (ii) produces a document to any person or to a court; and
 - (b) the information is protected information, or the document is a protected document; and
 - (c) the disclosure or production is not in accordance with subsection (3), (4), (5), (5AA), (5A), (5B), (5C), (6), (7), (7A), (7B) or (7C).

Penalty: Imprisonment for 2 years.

Note: Chapter 2 of the *Criminal Code* sets out the general principles of criminal responsibility.

- (3) It is not an offence if the disclosure of protected information or the production of a protected document by a person is for the purposes of a prudential regulation framework law.

Note: A defendant bears an evidential burden in relation to the matters in subsection (3) (see subsection 13.3(3) of the *Criminal Code*).

- (4) It is not an offence if the disclosure of protected information or the production of a protected document by a person:
 - (a) is by an employee of the person to whose affairs the information or document relates; or
 - (b) occurs after the person to whose affairs the information or document relates has agreed in writing to the disclosure or production.

Note: A defendant bears an evidential burden in relation to the matters in subsection (4) (see subsection 13.3(3) of the *Criminal Code*).

- (5) It is not an offence if the disclosure of protected information or the production of a protected document by a person:
- (a) occurs when the person is satisfied that the disclosure of the information, or the production of the document, will assist a financial sector supervisory agency, or any other agency (including foreign agencies) specified in the regulations, to perform its functions or exercise its powers and the disclosure or production is to that agency; or
 - (b) is to another person and is approved by APRA by instrument in writing.

Note: A defendant bears an evidential burden in relation to the matters in subsection (5) (see subsection 13.3(3) of the *Criminal Code*).

- (5AA) It is not an offence if the disclosure of protected information or the production of a protected document is made:

- (a) by an officer of an agency to which the information or document has been disclosed or produced under paragraph (5)(a); and
- (b) for the same purpose as the information or document was so disclosed or produced to that agency.

Note: A defendant bears an evidential burden in relation to the matters in subsection (5AA) (see subsection 13.3(3) of the *Criminal Code*).

- (5A) It is not an offence if the production by a person of a document that was given to APRA under section 9 or 13 of the *Financial Sector (Collection of Data) Act 2001* is to the Australian Statistician for the purposes of the *Census and Statistics Act 1905*.

Note: A defendant bears an evidential burden in relation to matters in subsection (5A) (see subsection 13.3(3) of the *Criminal Code*).

- (5B) It is not an offence if the production by a person of a document that was given to APRA under section 9 or 13 of the *Financial Sector (Collection of Data) Act 2001* is to:

- (a) the Reserve Bank of Australia; or
- (b) another prescribed authority.

Note: A defendant bears an evidential burden in relation to matters in subsection (5B) (see subsection 13.3(3) of the *Criminal Code*).

- (5C) If:

- (a) a document is a reporting document given to APRA under section 13 of the *Financial Sector (Collection of Data) Act 2001*; and
- (b) either:
 - (i) a determination has been made under section 57 that the document does not, or documents of that kind do not, contain confidential information; or
 - (ii) a determination has been made under section 57 that a specified part of the document, or of documents of that kind, does not contain confidential information;

it is not an offence to disclose the document or that part of the document, or any information contained in the document or that part of the document, to any person (including by making the document, the part of the document or the information available on APRA's website).

- (6) It is not an offence if the disclosure of protected information or the production of a protected document is to:
- (a) an APRA member; or
 - (b) an APRA staff member;

for the purposes of the performance of APRA's functions, or the exercise of APRA's powers, under a law of the Commonwealth or of a State or a Territory.

Note: A defendant bears an evidential burden in relation to the matters in subsection (6) (see subsection 13.3(3) of the *Criminal Code*).

- (6A) It is not an offence if the disclosure of protected information or the production of a protected document is to:
- (a) an auditor who has provided, or is providing, professional services to a general insurer, authorised NOHC or a subsidiary of a general insurer or authorised NOHC; or
 - (b) an actuary who has provided, or is providing, professional services to a general insurer, authorised NOHC or a subsidiary of a general insurer or authorised NOHC;

and the disclosure is for the purposes of the performance of APRA's functions, or the exercise of APRA's powers, under a law of the Commonwealth or of a State or Territory.

- (7) It is not an offence if the information, or the information contained in the document, as the case may be, is in the form of a summary or collection of information that is prepared so that information relating to any particular person cannot be found out from it.

Note: A defendant bears an evidential burden in relation to the matters in subsection (7) (see subsection 13.3(3) of the *Criminal Code*).

- (7A) It is not an offence if the information, or the information contained in the document, as the case may be, is all or any of the following:
- (a) the names of bodies that are regulated by APRA;
 - (b) the addresses at which bodies referred to in paragraph (a) conduct business;
 - (c) any other information that is reasonably necessary to enable members of the public to contact persons who perform functions in relation to bodies referred to in paragraph (a).

Note: A defendant bears an evidential burden in relation to the matters in subsection (7A) (see subsection 13.3(3) of the *Criminal Code*).

- (7B) It is not an offence if the information, or the information contained in the document, as the case may be, is:
- (a) a statement of APRA's opinion as to whether or not a body regulated by APRA is complying, or was complying at a particular time, with a particular provision of a prudential regulation framework law; or
 - (b) a description of:
 - (i) court proceedings in relation to a breach or suspected breach by a person of a provision of a prudential regulation framework law; or
 - (ii) activity engaged in, or proposed to be engaged in, by APRA in relation to such a breach or suspected breach; or
 - (c) a description of action under a prudential regulation framework law that APRA has taken or is proposing to take in relation to:
 - (i) a body regulated by APRA; or

- (ii) an individual who holds or has held a position with or in relation to such a body.

Note: A defendant bears an evidential burden in relation to the matters in subsection (7B) (see subsection 13.3(3) of the *Criminal Code*).

- (7C) If information referred to in subsection (7A) or paragraph (7B)(a) that relates to a body that is, or has at any time been, regulated by APRA under the *Superannuation Industry (Supervision) Act 1993* is disclosed to the Registrar of the Australian Business Register established under section 24 of the *A New Tax System (Australian Business Number) Act 1999*, the Registrar may enter the information in that Register.

Note: A defendant bears an evidential burden in relation to the matters in subsection (7C) (see subsection 13.3(3) of the *Criminal Code*).

- (8) A person who is, or has been, an officer cannot be required to disclose to a court any protected information, or to produce in a court a protected document, except when it is necessary to do so for the purposes of a prudential regulation framework law.
- (9) If a person discloses information or produces a document under this section to another person, the first person may, at the time of the disclosure, impose conditions to be complied with in relation to the information disclosed or the document produced.
- (10) A person is guilty of an offence if the person fails to comply with a condition imposed under subsection (9).

Penalty: Imprisonment for 2 years.

Note: Chapter 2 of the *Criminal Code* sets out the general principles of criminal responsibility.

- (11) A document that:

- (a) is a protected document; or
- (b) contains protected information;

is an exempt document for the purposes of section 38 of the *Freedom of Information Act 1982*.

Note: For additional rules about personal information, see the *Privacy Act 1988*.

- (12) A disclosure of personal information is taken to be authorised by this Act for the purposes of paragraph 6.2(b) of Australian Privacy Principle 6 if:
 - (a) the information is protected information and the disclosure is made in accordance with any of subsections (4), (5), (5AA), (6), (7A), (7B) and (7C); or
 - (b) the information is contained in a protected document and the disclosure is made by the production of the document in accordance with any of those subsections.