```
<PolicyId="XACML Policy Example"
RuleCombiningAlgId="combining-algorithm:permit-overrides">
                                                                    Combining Algorithm
<Target>
 <Subjects> <AnySubject/> </Subjects>
  <Resources> <AnyResource/> </Resources>
                                                                     Empty Policy Target
  <Actions> <AnyAction/> </Actions>
</Target>
<Policy>
<Rule RuleId="R1" Effect="Deny">
   <Target>
    <Subjects>
      <Subject>
       <SubjectMatch MatchId="urn:oasis:names:tc:xacml:1.0:function:string-equal">
                                                                                         Subject
        <a href="#"><AttributeValue>Bob</attributeValue></a>
       </SubjectMatch>
      </Subject>
    </Subjects>
    <Resources>
      <Resource>
                                                                                       Resource
       <ResourceMatch MatchId="urn:oasis:names:tc:xacml:1.0:function:string-equal">
        <a href="#"><AttributeValue>Book</attributeValue></a>
       </ResourceMatch>
      </Resource>
    </Resources>
    <Actions>
      <Action>
       <ActionMatch MatchId="urn:oasis:names:tc:xacml:1.0:function:string-equal">
                                                                                           Action
        <a href="#"></attributeValue>Borrow</attributeValue></a>
       </ActionMatch>
      </Action>
    </Actions>
   </Target>
  </Rule>
</Policy>
```