



23 Marcus Clarke Street
Canberra ACT 2601

GPO Box 3131
Canberra ACT 2601

tel: (02) 6243 1111

fax: (02) 6243 1199

adjudication@acc.gov.au

www.accc.gov.au

Our ref: A91593
Contact officer: Theo Kelly
Contact phone: 02 6243 1179

21/12/2017

Paula Gilardoni / Matt Rubinstein
Gilbert + Tobin
L35, Tower Two, International Towers
Sydney
200 Bangaroo Avenue, Bangaroo NSW 2000

Dear Paula and Matt

Australian Bankers' Association Inc – application for authorisation A91593 - final determination

The Australian Competition and Consumer Commission (the ACCC) has issued a determination in respect of the application for authorisation lodged by the Australian Bankers' Association Inc. on 1 August 2017. A copy of the ACCC's determination and summary of its reasons is attached.

For the reasons set out in its determination, the ACCC has decided to grant authorisation until 12 January 2028.

Application for review

Pursuant to section 101 of the *Competition and Consumer Act 2010*, a person dissatisfied with this determination may apply to the Australian Competition Tribunal (the Tribunal) for a review of the determination. An application for review must be made within 21 days of the date of this determination; that is, on or before 11 January 2018. If no application for a review is lodged by this date, the ACCC's determination will come into force on 12 January 2018.

An application for a review of the ACCC's determination should be lodged directly with the Tribunal. The Tribunal is a separate body from the ACCC and is located within the Federal Court of Australia.

For further information about the Tribunal's process to hear applications for review of ACCC determinations please refer to the Tribunal's website at www.competitiontribunal.gov.au.

This letter has been placed on the ACCC's public register. If you wish to discuss any aspect of this matter, please do not hesitate to contact Theo Kelly on 02 62431179.

Yours sincerely

A handwritten signature in blue ink that reads "DChanning". The signature is stylized with a large, sweeping initial 'D' and a long, horizontal flourish extending to the right.

Darrell Channing
Director
Adjudication Branch