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Our ref: A91593
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21/12/2017

Dear Madam / Sir

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.

The Australian Bankers' Association sought authorisation to extend the previously authorised Implementation Agreement between certain banks and ATM deployers to allow them to continue to provide fee-free access to ATM services in certain very remote Indigenous communities.

A copy of the ACCC's determination is attached, including a summary of its reasons. For the reasons set out in its determination, the ACCC has decided to grant authorisation for 10 years.

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 for its review. 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 to review is lodged by this date, the ACCC's determination will come into force on 12 January 2018.

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

For further information about the process involved in reviewing decisions in the Australian Competition Tribunal please refer to the tribunal's website located at <http://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 6243 1179.

Yours sincerely

A handwritten signature in blue ink that reads "DChanning". The signature is stylized with a large, looping 'D' and a long, sweeping underline that extends to the right.

Darrell Channing
Director
Adjudication Branch