



Our ref: AA1000432  
Contact officer: Kaitlin Hanrahan  
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28 February 2020

Hank Spier  
Spier Consulting

By email

Dear Mr Spier

**Mortgage and Finance Association of Australia (MFAA) - application for re-authorisation AA1000432 — determination**

The Australian Competition and Consumer Commission (the ACCC) has issued a determination in respect of the application for re-authorisation lodged by MFAA on 20 December 2018, and amended on 17 September 2019.

The ACCC has decided to grant authorisation until 21 March 2022 to allow MFAA to continue to implement its disciplinary rules.

A copy of the ACCC's determination and summary of reasons is **attached** and also available on the ACCC's [authorisations public register](#).

**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 20 March 2020. If no application to review is lodged by this date, the ACCC's determination will come into force on 21 March 2020.

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 Kaitlin Hanrahan on 03 9290 1917.

Yours sincerely

A handwritten signature in blue ink, appearing to read "Susie Black".

Susie Black  
Director  
Adjudication