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Our ref: AA1000432
Contact officer: Kaitlin Hanrahan
Contact phone: 03 9290 1917

10/12/2019

By email

Dear Madam/Sir

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

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

For the reasons set out in its draft determination, the ACCC proposes to grant re-authorisation for two years.

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

Next steps

Once the ACCC issues a draft determination, the Applicant or any interested party may make a written submission and/or request that the ACCC convene a 'pre-decision conference'.

Making a submission

If you wish to make a submission in response to the ACCC's draft determination, please lodge your submission by **10 January 2020**. Submissions should be emailed to adjudication@accc.gov.au with the subject "AA1000432 – MFAA – submission".

The ACCC will consider any submissions it receives, including any oral submissions made at a pre-decision conference (should one be called - see below), and will then release a final determination in relation to this application.

Submissions will be placed on the ACCC's public register subject to any request for exclusion. Please see the ACCC's publication [Guidelines for excluding information from the public register](#).

Optional pre-decision conference

In some cases the applicant or an interested party requests that the ACCC convene a pre-decision conference in relation to its draft determination. If a conference is called it will be open to the applicant and interested parties to attend and make oral submissions in relation to the draft determination. Conferences are conducted informally and while legal or professional advisers are able to attend they are not entitled to participate in the discussion.

If you wish the ACCC to hold a pre-decision conference in relation to the draft determination you must notify the ACCC in writing by **8 January 2020** by email to adjudication@accc.gov.au.

Timetable

The ACCC will continue to progress its assessment of the application in a timely manner. An updated indicative timetable is set out below for your information.

Indicative date	Stage in assessment process
20 December 2018	Lodgement of application and supporting submission.
10 January 2019	Public consultation process begins.
31 March 2019	Applicants request interim authorisation
11 April 2019	Interim Authorisation Decision
17 September 2019	Applicants provide amended application
10 December 2019	Draft determination
December 2019 /January 2020	Public consultation on draft determination including any conference if called.
February 2020	Final determination.

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



Susie Black
Director
Adjudication