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Ms S Black
Director
Mergers and Adjudication Division
ACCC

20th December 2019

Ms Tanya Hobbs
Adjudication Division
ACCC

BY EMAIL ONLY: adjudication@acc.gov.au.

Dear Ms Black and Ms Hobbs,

Mortgage and Finance Association of Australia (MFAA) application for revocation of authorisation A91396 and substitution of AA1000432 (Authorisation Application).

We refer to your letter to interested parties dated 10 December 2019 which accompanied the draft determination of the Authorisation Application (**Draft Determination**).

We agree with the length of the authorisation proposed by Draft Determination, being two years.

While we do not comment on the remainder of the Draft Determination, to the extent that it may be proposed that the Draft Determination be varied, we would appreciate the opportunity to respond to those proposed variations.

Yours faithfully



Peter J White AM
MAICD
Managing Director