



Our ref: AA1000432
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Mr Peter White
Managing Director
Finance Brokers Association of Australia

Dear Mr White

Application for authorisation AA1000432 by MFAA, submission by Finance Brokers Association of Australia (FBAA) — material to be excluded from the public register

I refer to your submission regarding the above application for authorisation lodged with the Australian Competition and Consumer Commission (the **ACCC**) on 20 December 2018.

I note that your submission attaches correspondence from a third party, the MFAA. The ACCC has confirmed with the MFAA that it consents to its letter being placed on the public register along with your submission.

Your submission also states that the FBAA is concerned that a third party, unrelated to the MFAA, is engaging in conduct that may constitute exclusive dealing and is, in the FBAA's view, potentially at risk of breaching the *Competition and Consumer Act 2010* (Cth) (the **Act**).

As you are aware, the ACCC is generally required under section 89 of the Act to place documents provided to it in relation to an application for authorisation on the ACCC's public register.

The Act also provides that the ACCC has discretion to exclude material from the public register if it is satisfied that it is desirable to do so, either because of the confidential nature of the material or for any other reason. As a person authorised to make a decision for and on behalf of the ACCC in relation to such material, I advise that the FBAA's submission, including the letter from the MFAA, has been placed on the ACCC's public register. However, material in the submission which identifies the third party has been redacted and will not be placed on the public register. For your information, a copy of the redacted submission is attached.

This letter has been placed on the ACCC's public register.

Should you have any queries in relation to this matter, please do not hesitate to contact Tanya Hobbs on 02 6243 1029.

Yours sincerely

A handwritten signature in blue ink, appearing to read 'D Jones', with a stylized flourish at the end.

David Jones
General Manager
Adjudication