Ann Devine From: Friday, 9 August 2019 6:57 PM Sent: Adjudication To: Katherine McConnell Cc: Subject: HPE CM: AA1000439 – New Energy Tech Consumer Code – pre-decision conference Dear Susie and Theo Brighte Capital (Brighte) welcomes the opportunity to make a submission to the Australian Competition and Consumer Commission (ACCC) in relation to its draft determination in respect of the application by the Clean Energy Council & others for authorisation of the New Energy Tech Consumer Code (Consumer Code). On behalf of Brighte, I am writing to request that the ACCC: 1. 2. convene a pre-decision conference in relation to the draft determination. The ACCC's draft determination raises several important points concerning the likely effect of the Consumer Code in preventing signatories from offering BNPL arrangements, and therefore excluding BNPL providers from the market. The pre-decision conference would provide an important opportunity for parties with a real and substantial interest in the application, such as BNPL providers, to provide submissions including in respect of the feasibility and desirability of amending the Consumer Code to allow for BNPL arrangements to be offered; and 3. Should the ACCC have any queries regarding the above requests, please contact me on

## **Ann Devine**

Chief Risk Officer

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