

Interim Authorisation AA1000664

Report for the period 16 July 2024 to 15 August 2024

1 Background

The ABA refers to its application for authorisation of 27 March 2024 (AA1000654) (the **Application**).

This report is provided to the ACCC in satisfaction of Condition 2 in the ACCC's decision to grant interim authorisation in relation to the Application, subject to conditions (the **Interim Authorisation**). This report covers the period from 16 July 2024 to 15 August 2024 (the **Relevant Period**).

2 Summary of Report

During the Relevant Period, there were no meetings held under the Application.

During the Relevant Period, the RBA has extended the membership of the RBA Cash Sustainability Working Group or the RBA BCP Working Group to include the Customer Owned Banking Association..

In relation to consultation with third parties, the ABA has been considering options for keeping third parties appropriately informed of relevant streams of work including through the established RBA processes. During the Relevant Period, two cash services participants requested participation in discussions:

- [Redacted]
- [Redacted]

3 Confidentiality

The ABA regards parts of this report as confidential and requests that those parts not be disclosed to any third party, or displayed on the ACCC's public register without the prior written consent of the ABA. This request is subject to the ACCC's standard terms as to confidentiality set out below:

- there is no restriction on the internal use, including future use, that the ACCC may make of this report, consistent with its statutory functions;
- confidential documents may be disclosed to the ACCC's external advisors and consultants on the condition that each such advisor or consultant will be informed of the obligation to treat the documents as confidential; and
- the ACCC may disclose confidential documents to third parties (in addition to its external advisors and consultants) if compelled by law or in accordance with section 155AAA of the CCA.

Yours sincerely,



Christopher Taylor

Chief of Policy

Schedule 1 – Current ABA Member Banks

- AMP Bank Limited
- Australia and New Zealand Banking Group Limited
- Arab Bank Australia Limited
- Bank Australia
- Bank of China
- Bank of Queensland Limited
- Bank of Sydney
- Bendigo and Adelaide Bank Limited
- Citigroup Pty Ltd
- Commonwealth Bank of Australia
- HSBC Bank Australia Limited
- ING Bank (Australia) Limited
- J.P. Morgan Australia and New Zealand
- Macquarie Bank Limited
- MUFG Bank Limited
- MyState Bank
- National Australia Bank Limited
- Rabobank Australia Limited
- Suncorp Bank
- Westpac Banking Corporation