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Our ref: AA1000645
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13 October 2023

Dear Interested Party

Australian Banking Association Ltd – application for authorisation AA1000645 – Draft determination

The Australian Competition and Consumer Commission (**ACCC**) has issued a draft determination in respect of the application for authorisation lodged by the Australian Banking Association (**ABA**) on 10 July 2023.

For the reasons set out in its draft determination, the ACCC proposes to grant authorisation with conditions, until 30 June 2024 to enable the Australian Banking Association (ABA) Member Banks to engage in discussions for the purpose of developing potential industry initiatives to prevent, detect, disrupt and respond to scams affecting individual and small business customers, and develop and in principle agree to the content of a standard reflecting these initiatives.

The conditional interim authorisation granted by the ACCC on 3 August 2023 remains in place and it enables ABA Member Banks to engage in the arrangements while the ACCC is considering the substantive condition.

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 November 2023**.

Submissions should be lodged via the web form accessible on the [public register](#) for this matter. Alternatively, if you would like to provide comments orally, please contact Elizabeth Batten via the details at the end of this letter.

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 **27 October 2023** by email to exemptions@acc.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
10 July 2023	Lodgement of application and supporting submission.
19 July 2023	Public consultation process begins.
3 August 2023	Interim authorisation decision with conditions.
13 October 2023	Draft determination.
October / November 2023	Public consultation on draft determination including any conference if called.
November 2023	Final determination.

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

If you have any questions or wish to discuss any aspect of this matter, please do not hesitate to contact Elizabeth Batten on 02 6243 1359 or exemptions@acc.gov.au.

Yours sincerely



Tony Hilton
Director
Competition Exemptions