



Our ref: AA1000482
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1 July 2020

By email

Dear Sir/Madam,

Australian Banking Association application for authorisation AA1000482 — draft determination

The Australian Competition and Consumer Commission (**the ACCC**) has issued a draft determination in respect of the application for authorisation lodged by the Australian Banking Association on 30 March 2020.

For the reasons set out in its draft determination, the ACCC proposes to grant authorisation for 12 months from the date on which final authorisation is granted.

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

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'.

If you wish to make a submission in response to the ACCC's draft determination, please lodge your submission by **Friday, 17 July 2020**. Submissions should be sent to Adjudication@accc.gov.au with the subject line "AA1000482 – Australian Banking Association – Submission".

The ACCC will consider any submissions it receives, including any oral submissions made at a pre-decision conference (should one be called), and will then release a final determination in relation to this application.

If you wish the ACCC to request a pre-decision conference in relation to the draft determination you must notify the ACCC in writing by **Friday, 17 July 2020**.

A pre-decision conference provides the opportunity for interested parties to 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.

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](#).

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
30 March 2020	Application lodged.
30 March 2020	Interim authorisation decision.
3 April 2020	Public consultation process begins.
1 July 2020	Draft determination.
July 2020	Public consultation on draft determination including any conference if called.
July/August 2020	Final determination.

This letter has been placed on the ACCC's public register. If you wish to discuss any aspect of this matter, please do not hesitate to contact Kobi Maybury on (02) 6243 1222.

Yours sincerely



Baethan Mullen
General Manager
Adjudication