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By email

Dear Interested Party

Mortgage and Finance Association of Australia - application for re-authorisation AA1000589—draft determination & interim authorisation

The Australian Competition and Consumer Commission (the ACCC) has issued a draft determination in respect of the application for re-authorisation lodged by the Mortgage and Finance Association of Australia on 19 November 2021 in respect of a revised version of its Disciplinary Rules.

For the reasons set out in its draft determination, the ACCC proposes to grant re-authorisation for five years until 2027. The ACCC has also decided to grant interim authorisation to allow the MFAA to enforce its revised Disciplinary Rules while the ACCC considers the substantive application.

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 **2 March 2022**. Submissions should be emailed to exemptions@acc.gov.au with the subject "AA1000589 – Mortgage and Finance Association of Australia – submission". If you prefer to make an oral submission, please contact Tanya Hobbs 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 **2 March 2022** 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
19 November 2021	Lodgement of application and supporting submission.
25 November 2021	Public consultation process begins.
9 February 2022	Draft determination and interim authorisation
February 2022	Public consultation on draft determination including any conference if called.
2 March 2022	Closing date for public submissions
March 2022	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 Tanya Hobbs on 02 6243 1029.

Yours sincerely



Director
Competition Exemptions