



Our ref: AA1000664  
Contact officer: Elizabeth Batten  
Contact phone: (02) 6243 1359

1 August 2024

Dear Interested Party

**Australian Banking Association – Application for authorisation AA1000664 –  
Draft determination and interim authorisation decision**

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 27 March 2024 (AA1000664).

For the reasons set out in its draft determination, the ACCC proposes to grant authorisation subject to conditions until 30 June 2025. The ACCC also revoked the interim authorisation with conditions dated 28 March 2024 and has granted a new interim authorisation with conditions, to reflect the proposed conduct as sought to be varied by the applicant, and to clarify that certain parties (including the Customer Owned Banking Association) are covered by the interim authorisation.

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

**Next steps**

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 and interim authorisation, please lodge your submission by **15 August 2024**. Submissions should be lodged via the web form accessible on the public register page 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 **15 August 2024** by email to [exemptions@acc.gov.au](mailto: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
27 March 2024	Lodgement of application and supporting submission
28 March 2024	ACCC decision regarding interim authorisation Public consultation process begins
18 April 2024	Closing date for submissions on application
1 July 2024	ABA sought variation to the proposed conduct
1 August 2024	Draft determination Revocation of interim authorisation dated 28 March 2024 ACCC decision on new interim authorisation
15 August 2024	Public consultation closes on draft determination
September 2024	Final determination

This letter has been placed on the ACCC's 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](mailto:exemptions@acc.gov.au).

Yours sincerely



Anthony Hilton  
Director  
Competition Exemptions