



Our ref: AA1000482
Contact officer: Kobi Maybury
Contact phone: (02) 6243 1222

Level 17, 2 Lonsdale Street
Melbourne Vic 3000
GPO Box 520
Melbourne Vic 3001
tel: (03) 9290 1800
www.accc.gov.au

14 August 2020

By email

Dear Interested Party

Australian Banking Association application for authorisation AA1000482 — final determination

The Australian Competition and Consumer Commission (the **ACCC**) has granted authorisation to the Australian Banking Association (**ABA**) to allow participating Member Banks to discuss, agree and give effect to any contract, arrangement or understanding with the purpose of deferring or varying loan facilities for customers, supporting Government initiatives to provide emergency relief for individuals and businesses, or ensuring continued high levels of customer service and accessibility to banking services. Authorisation is granted until 14 August 2021.

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

Next steps

The final determination is made on 14 August 2020, if no application for review of the determination is made to the Australian Competition Tribunal, the authorisation will come into effect on 5 September 2020. The interim authorisation granted to the ABA on 30 March 2020 will continue to be in effect until 5 September 2020.

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

Daniel McCracken-Hewson
General Manager (acting)
Adjudication