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27 May 2024

Dear Interested Party

**Australian Banking Association - Application for authorisation AA1000654 —
final determination**

The Australian Competition and Consumer Commission (the ACCC) has issued a determination in respect of the application for authorisation lodged by the Australian Banking Association on 30 November 2023.

The ABA sought authorisation to enable the ABA, its member banks, and other industry participants who distribute and/or utilise cash in their businesses to discuss and develop arrangements to facilitate ongoing access to cash across the Australian economy.

A copy of the ACCC's determination is attached, including a summary of its reasons. For the reasons set out in its determination, the ACCC has decided to grant authorisation with conditions until 31 October 2024. The ACCC's assessment is set out in Chapter 4 of its determination.

Application for review

Pursuant to section 101 of the *Competition and Consumer Act 2010* (Cth), a person dissatisfied with this determination may apply to the Australian Competition Tribunal for its review. An application for review must be made within 21 days of the date of this determination; that is, on or before 17 June 2024. If no application to review is lodged by this date, the ACCC's determination will come into force on 18 June 2024.

An application for review of the ACCC's determination should be lodged directly with the Australian Competition Tribunal. The Australian Competition Tribunal is a separate body from the ACCC and is located within the Federal Court of Australia.

For further information about the process involved in reviewing decisions in the Australian Competition Tribunal please refer to the tribunal's website located at <http://www.competitiontribunal.gov.au/>.

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 Elizabeth Batten on (02) 6243 1359.

Yours sincerely

Anthony Hilton
Director
Competition Exemptions