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Dear Interested Party

Cardtronics - application for authorisation AA1000599—final determination

The Australian Competition and Consumer Commission (the ACCC) has issued a determination in respect of the application for authorisation lodged by Cardtronics on 22 December 2021.

Cardtronics sought authorisation to enable Cardtronics to agree with financial institutions who become members of its proposed Allpoint and/or Allpoint+ ATM networks that Cardtronics will provide their cardholders with surcharge-free ATM transactions.

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 for 10 years until 30 May 2032. The ACCC's assessment is set out in Chapter 4 of its determination.

The final determination follows the ACCC's decision on 24 February 2022 granting interim authorisation to enable Cardtronics to engage in the conduct regarding the Allpoint Network while the ACCC was considering the substantive application.

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 20 June 2022. If no application to review is lodged by this date, the ACCC's determination will come into force on 21 June 2022.

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 Lily Xiao on (03) 9910 9413.

Yours sincerely

Gavin Jones
Director
Competition Exemptions