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21 July 2023

By email

Daniel McCracken-Hewson
General Manager | Merger Investigations
Australian Competition & Consumer Commission
mergers@acc.gov.au

Dear Daniel

ANZ Proposed Acquisition of SBGH Limited

We refer to the letter from the ACCC of 20 July 2023, requesting an extension of 14 days to the review period for its determination, our letter of 21 July 2023 seeking further information, the email from the ACCC of 21 July 2023 responding to our letter.

Having regard to the matters in our letter of 21 July 2023, the ACCC's response to it and the fact that the primary reason given for seeking a 14 day extension is that ANZ's response to the Starks reports and the second submission of Bendigo & Adelaide Bank was submitted 3 days after the date specified by the ACCC, ANZ is prepared to consent to an extension of 7 days to 4 August 2023.

Yours sincerely

[Redacted Signature]
Peter Armitage
Partner