



**Australian
Competition &
Consumer
Commission**

Your Ref: A90932, A90933
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28 September 2004

Ms Kimberley Chan
Acting General Counsel
Australian Payments Clearing Association
Level 24, 25 Bligh Street
SYDNEY NSW 2000

Dear Ms Chan

Application for revocation and substitution of authorisation lodged by the Australian Payments Clearing Association Limited (APCA)

I refer to the application for revocation and substitution of A90550 and A90551, and revocation of A90552, lodged by APCA with the Australian Competition and Consumer Commission (the ACCC) on 17 September 2004.

The ACCC has written to interested parties inviting written submissions regarding the likely public benefits and detriments including any effect on competition arising from the proposed arrangements. The ACCC has asked that any submissions be provided by 29 October 2004. A copy of the letter sent to interested parties is attached for your information.

Once the deadline for submissions has passed, the ACCC will provide you with copies of all submissions it receives, subject to any confidentiality requirements. They will also be available on the ACCC's website <www.accc.gov.au>. You will be invited to provide a written submission in response to any submissions lodged by interested parties.

Should you have any further questions please contact Michael Green on (02) 6243 1088.

Yours sincerely

Joanne Palisi
Director
Adjudication Branch

