



**Australian
Competition &
Consumer
Commission**

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Our Ref: C2005/407
Your Ref: Accc/miaa/variation
Contact Officer: Gavin Jones
Contact Phone: 03 9290 1959

21 September 2005

Mr Hank Spier
Spier Consulting
92 Jervois Street
DEAKIN ACT 2600

Dear Mr Spier

**Re: Mortgage Industry Association of Australia (MIAA) application for
minor variation of authorisation A90880**

The Australian Competition and Consumer Commission (the ACCC) has issued a determination granting the application for minor variation to the above authorisation, with the exception of Rules 3.2.1, 4.7.1A, 4.7.3 and 4.8.3. The ACCC is not satisfied that the changes to these rules constitute minor variations. A copy of the ACCC's determination is attached.

Application for review

Pursuant to section 101 of the *Trade Practices Act 1974*, 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 12 October 2005. If no application to review is lodged by this date, the ACCC's determination will come into force on 13 October 2005.

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 me on 03 9290 1959.

Yours sincerely

Gavin Jones
Director
Adjudication Branch

