



Our Ref: C2006/1965  
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**Australian  
Competition &  
Consumer  
Commission**

14 February 2007

Mr Temogen Hield  
General Counsel  
Australian Payments Clearing Association Ltd  
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Dear Mr Hield

**Application for reauthorisation of HVCS Regulations and Procedures lodged by  
Australian Payments Clearing Association Ltd (APCA) - final determination**

The Australian Competition and Consumer Commission (the ACCC) has issued a determination granting authorisation in respect of the application for reauthorisation lodged by APCA on 20 October 2006.

A copy of the ACCC's determination is attached. The ACCC has decided to grant reauthorisation for 5 years for the reasons set out in its determination.

**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 7 March 2007. If no application to review is lodged by this date, the ACCC's determination will come into force on 8 March 2007.

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 Tina Pigliardo on (03) 9290 1481.

Yours sincerely

Scott Gregson  
General Manager  
Adjudication Branch

