



**Australian
Competition &
Consumer
Commission**

Our Ref: C2006/1965
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17 January 2007

Mr Temogen Hield
General Counsel
Australian Payments Clearing Association Ltd
Level 24
25 Bligh Street
Sydney NSW 2000

Dear Mr Hield

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

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

A copy of the ACCC's draft determination is attached. For the reasons set out in the draft determination, the ACCC proposes to grant the reauthorisation for five years.

A copy of the draft determination will also be available on the ACCC's website <www.accc.gov.au> by following the links 'Public registers', 'Authorisations (s. 89) and notifications (s. 95) registers' and 'Authorisations register'.

Next steps

Conference

In accordance with section 90A of the *Trade Practices Act 1974* (the Act), you must notify the ACCC in writing by close of business **Wednesday 31 January 2007** if you wish the ACCC to hold a conference in relation to the draft determination. The Act does not allow the ACCC to extend this deadline.

A conference provides the opportunity for interested parties, particularly in the event they are dissatisfied with the ACCC's draft determination, to make oral submissions in relation to the



draft determination. Conferences are conducted informally, without the participation of legal or other professional advisers.

Further submissions

Alternatively, you are also invited to make a written submission in response to the ACCC's draft determination. Written submissions should be lodged by close of business **Wednesday 7 February 2007** at the following address:

The General Manager
Adjudication Branch
Australian Competition & Consumer Commission
PO Box 1199
DICKSON ACT 2602

Submissions can also be lodged by e-mail to adjudication@acc.gov.au or by facsimile on (02) 6243 1211.

Any submission you make will be placed on the ACCC's public register.

Interested parties are also invited to provide submissions to the ACCC in relation to the draft determination. The ACCC will arrange for you to receive a copy of all public submissions received.

The ACCC will consider any submissions it receives, including any oral submissions made should a conference be called, and will then release a final determination in relation to these applications.

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



Gavin Jones
Director
Adjudication Branch