



**Australian
Competition &
Consumer
Commission**

Our Ref: C2009/1399
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19 November 2009

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Dear Sir/Madam

www.accc.gov.au

**Re: Cuscal Limited, National Australia Bank Limited and rediATM network members
applications for authorisation A91175-A91177
- PRE-DECISION CONFERENCE**

Vision Australia has requested that the Australian Competition & Consumer Commission (the ACCC) convene a conference in relation to the draft determination issued by the ACCC on 29 October 2009 proposing to grant authorisations A91175-A91177.

The draft determination follows an application by Cuscal Limited, National Australia Bank Limited and rediATM network members (the applicants) for authorisation in respect of the applicants making and giving effect to arrangements between Cuscal and the members:

- to not directly charge each other's cardholders for ATM transactions at their ATMs
- to cap the direct fee charged to foreign users of rediATMs
- about the deployment of ATMs by rediATM network members.

The ACCC concluded in its draft determination that overall it was satisfied that the public benefit flowing from the proposed arrangements is likely to outweigh any anti-competitive detriment and proposed to grant authorisation to the applications. A copy of the applications and draft determination can be found on the ACCC's website [<www.accc.gov.au/AuthorisationsRegister>](http://www.accc.gov.au/AuthorisationsRegister).

A pre-decision conference provides a valuable opportunity for applicants and interested parties to make oral submissions to the ACCC about its draft determination.

The ACCC will hold the conference on **7 December 2009**, at the ACCC's Sydney office:

Level 7, Angel Place
123 Pitt Street
Sydney NSW

The conference will also be linked by VCU to the ACCC's Melbourne office:

Level 34, The Tower
360 Elizabeth Street
Melbourne VIC

The conference will commence at 10.45am. ACCC Deputy Chair Peter Kell will chair the conference.

Under the *Trade Practices Act 1974* (the Act), the conference may be attended by the applicant and other interested parties. If you wish to attend, you must notify the ACCC of your intention by **cob 30 November 2009** and briefly indicate why you or your company or organisation has an interest in the matter. Notifications must be in writing and addressed to:

The General Manager
Adjudication Branch
Australian Competition and Consumer Commission
PO Box 3131
CANBERRA ACT 2601

You can also notify the ACCC by e-mail to: adjudication@acc.gov.au or by facsimile on 02 6243 1211.

You should provide details of a contact name, telephone number, mailing address and, if possible, a facsimile number or e-mail address so that you can be notified of any late changes to conference arrangements.

If you represent a company or organisation you should also provide a list of attendees and their position titles, and indicate who will be the chief spokesperson.

Please also indicate whether you will be attending the conference in the ACCC's Sydney or Melbourne office.

I would also note that, while conference participants may bring outside legal or other professional advisers to assist them, the Act prohibits these advisers from participating in conference discussions.

Attached for your information are procedures usually followed at pre-decision conferences.

A copy of this letter has been placed on the ACCC's public register. If you require any further information in regard to the conference or wish to clarify whether you may be considered an 'interested person' within the terms of the Act, please do not hesitate to contact Tess Macrae on 03 9290 1835.

Yours sincerely



for Dr Richard Chadwick
General Manager
Adjudication Branch

Interested Party List A91175 to A91177

Australian Bankers Association
Australian Payments Clearing Association
Australian Securities and Investments Commission
Bank of Queensland Limited
Bendigo and Adelaide Bank Limited
Blind Citizens Australia
Cashcard Australia Limited
Customers Ltd
Firefighters and Affiliates Credit Co-Operative Ltd
New England Credit Union
Reserve Bank of Australia
Vision Australia