



**Australian
Competition &
Consumer
Commission**

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Our Ref: C2009/1325
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16 December 2009

Ms Lisa Huett
Partner
Mallesons Stephen Jaques
Level 50, Bourke Place
600 Bourke Street
MELBOURNE VIC 3000

By email: lisa.huett@mallesons.com

Dear Ms Huett

Australian Payments Clearing Association (APCA) applications for revocation and substitution A91153 & A91154 – final determination

The Australian Competition and Consumer Commission (the ACCC) has issued a determination in respect of the application for revocation and substitution lodged by APCA on 13 July 2009.

A copy of the ACCC's determination is attached, including a summary of its reasons. For the reasons set out in its determination, the ACCC has decided to grant authorisation for five years. The ACCC's assessment is set out in Chapter four of 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 5 January 2010. If no application to review is lodged by this date, the ACCC's determination will come into force on 6 January 2010.

An application for review of the ACCC's determination should be lodged directly with the Australian Competition Tribunal. The Australian Competition Tribunal is a separate body from the ACCC and is located within the Federal Court of Australia.

For further information about the process involved in reviewing decisions in the Australian Competition Tribunal please refer to the tribunal's website located at <http://www.competitiontribunal.gov.au/>.

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 Gavin Jones on 03 9290 1475.

Yours sincerely



Dr Richard Chadwick
General Manager
Adjudication Branch