



**Australian
Competition &
Consumer
Commission**

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Our Ref: 38333
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4 August 2009

Mr Ayman Guirguis
Partner
Blake Dawson
Locked Bag No 6
Grosvenor Place
Sydney NSW 2000

Dear Mr Guirguis

**Cuscal Limited, National Australia Bank Limited and rediATM network members
applications for authorisation A91175-A91177
- interested party consultation**

I refer to the above mentioned applications for authorisation lodged with the Australian Competition and Consumer Commission (the ACCC) on 28 July 2009.

Please find enclosed, for your information, a copy of the letter the ACCC sent today to potentially interested parties as part of its public consultation process.

All publicly available submissions will be posted on the ACCC internet site at www.accc.gov.au/AuthorisationsRegister. Alternatively, at the end of the consultation period the ACCC can arrange for you to receive a copy of all publicly available submissions received in relation to the applications.

Timetable

The ACCC will progress its assessment of the applications in a timely manner. An indicative timetable is set out below for your information.

28 July 2009	Lodgement of applications and supporting submission.
4 August 2009	Public consultation process begins.
12 August 2009	Closing date for submissions on interim authorisation.
Late August 2009	ACCC decision regarding interim authorisation.
25 August 2009	Closing date for submissions from interested parties.
September 2009	Applicant responds to issues raised in the public consultation process.
October/November 2009	Draft determination.
November/December 2009	Public consultation on draft determination including any conference if called.
December 2009 / January 2010	Final determination.

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 Tess Macrae on (03) 9290 1835.

Yours sincerely



Dr Richard Chadwick
General Manager
Adjudication Branch