



**Australian
Competition &
Consumer
Commission**

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Our Ref: C2009/1399
Contact Officer: Tess Macrae
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21 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 –
- request for interim authorisation**

The Australian Competition and Consumer Commission (the ACCC) has decided to grant interim authorisation in respect of the applications for authorisation lodged by Cuscal Limited, National Australia Bank Limited and rediATM network members (the applicants) on 28 July 2009. A copy of the ACCC's decision is attached.

Interim authorisation protects the arrangements for which authorisation is sought from legal action under the relevant provisions of the *Trade Practices Act 1974* while the ACCC considers and evaluates the merits of the application.

Interim authorisation will remain in place until the ACCC's final determination comes into effect or until the ACCC decides to revoke interim authorisation.

Next steps

For your information, the next step in the process is for the ACCC to release a draft determination which will take account of any submissions from the applicants and interested parties and will indicate the ACCC's preliminary views on the merits of the applications. The ACCC will give both the applicants and interested parties the opportunity to provide a further submission on the draft determination before the ACCC issues its final decision.

As noted in the attached decision, the ACCC may review its decision on interim authorisation at any time. The ACCC's decision in relation to interim authorisation should not be taken to be indicative of whether or not final authorisation will be granted by the ACCC.

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

A handwritten signature in black ink, appearing to be 'R Chadwick', with a long horizontal line extending to the right.

Dr Richard Chadwick
General Manager
Adjudication Branch