



**Australian
Competition &
Consumer
Commission**

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Our Ref: C2009/1399
Contact Officer: Tess Macrae
Contact Phone: (03) 9290 1835

21 August 2009

Dear

**Cuscal Limited, National Australia Bank Limited and rediATM network members
applications for authorisation A91175-A91177
- interim authorisation decision**

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.

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

Gavin Jones
Director
Adjudication Branch

Interested Party List A91175 to A91177

ABS Building Society Ltd
Adelaide Bank Limited
AMP Bank Limited
AMP Credit Union Limited
Australia and New Zealand Banking Group Limited
Australian Bankers Association
Australian Defence Credit Union Limited
Australian Payments Clearing Association
Australian Securities and Investments Commission
AWA Credit Union Ltd
B&E Limited
Bank of Queensland Limited
BankWest
Bendigo and Adelaide Bank Limited
Big Sky Credit Union Ltd
Blind Citizens Australia
Broken Hill Community Credit Union
CAPE Credit Union Limited
Cashcard Australia Limited
CHOICE
Coles Group Limited
Commonwealth Bank of Australia
Community CPS Australia Limited
Community First Credit Union
Consumer Action Law Centre
Consumer Affairs Victoria
Consumer Credit Legal Centre NSW
Consumer Law Centre ACT
Credit Union Australia Ltd
Customers Ltd
Defence Force Credit Union Limited
EECU Limited
ENCOMPASS Credit Union Limited
Firefighters and Affiliates Credit Co-Operative Ltd
Ford Co-Operative Credit Society Limited
Greater Building Society Ltd
Heritage Building Society
HSBC Bank Australia Limited
Hume Building Society
IMB Banking & Financial Services
IMB Ltd
ING Bank (Australia) Limited
ING Direct
Lifeplan Australia Building Society Limited
Macquarie Bank Limited
Maritime Mining & Power Credit Union NSW
Mecu Limited
Melbourne University Credit Union Limited

Members Equity Bank
MoneySwitch Limited
New England Credit Union
New South Wales Teachers Credit Union
Police Association Credit Co-operative Limited
Police Department Employees' Credit Union Limited
Queenslanders Credit Union Limited
Reserve Bank of Australia
Savings and Loans Credit Union
Select Credit Union
Service One Members Banking
SGE Credit Union Limited
Southern Cross Credit Union
St George Bank
The Rock Building Society Limited
Treasury – Financial System Division
Victoria Teachers Credit Union Limited
Vision Australia
Westpac Banking Corporation
Woolworths Employees' Credit Union