



**Australian  
Competition &  
Consumer  
Commission**

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

27 January 2010

Dear Sir/Madam

**Cuscal Limited, National Australia Bank Limited & rediATM network members  
applications for authorisation A91175-A91177 - final determination**

The Australian Competition and Consumer Commission (the ACCC) has issued a determination 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.

The applicants sought authorisation to make and give 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.

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 5 years. The ACCC's assessment is set out in Chapter 4 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 17 February 2010. If no application to review is lodged by this date, the ACCC's determination will come into force on 18 February 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 Tess Macrae on 03 9290 1835.

Yours sincerely

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

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