



**Australian
Competition &
Consumer
Commission**

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Our Ref: C2009/1399
Contact Officer: Tess Macrae
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27 January 2010

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 - 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 on 28 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 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', followed by a long horizontal line extending to the right.

Dr Richard Chadwick
General Manager
Adjudication Branch