



**Australian  
Competition &  
Consumer  
Commission**

Your Ref: ECS/SUNC2793-9070283  
Our Ref: 42245  
Contact Officer: Gavin Jones  
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2 July 2010

Eddie Scuderi  
Partner  
Corrs Chambers Westgarth  
GPO Box 9925  
QLD 4001

Dear Mr Scuderi

**Suncorp Metway Limited and Bendigo & Adelaide Bank Limited – applications for  
authorisation A91232 & A91233 – interested party submissions**

I refer to the above application for authorisation lodged with the Australian Competition and Consumer Commission (the ACCC) on 31 May 2010.

As you are aware, the ACCC wrote to interested parties seeking submissions in relation to the application. The ACCC requested submissions be provided by 28 June 2010.

The ACCC has received submissions from the following interested parties:

- Cashcard Australia
- Australian Securities and Investments Commission
- Consumer Action law Centre

A copy of each of the public submissions is attached. All publicly available submissions are also posted on the ACCC internet site at [www.accc.gov.au/AuthorisationsRegister](http://www.accc.gov.au/AuthorisationsRegister)

If you wish to comment on the submissions, we ask that you do so by **14 July 2010**.

This letter has been placed on the ACCC's public register. If you wish to discuss any aspect of this matter, please contact me on (03) 9290 1475.

Yours sincerely

Gavin Jones  
Director  
Adjudication Branch