



Australian
Competition &
Consumer
Commission

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Our Ref: C2010/522
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29 July 2010

Me Eddie Scuderi
Partner
Corrs Chambers Westgarth
GPO Box 9925
BRISBANE QLD 4001

Dear Mr Scuderi

**Suncorp-Metway Limited and Bendigo & Adelaide Bank Limited – applications for
authorisation A91232 & A91233 – draft determination**

The Australian Competition and Consumer Commission (the ACCC) has issued a draft determination in respect of the applications for authorisation lodged by Suncorp-Metway Limited and Bendigo and Adelaide Bank Limited on 31 May 2010.

Draft determination

A copy of the ACCC's draft determination is attached, including a summary of its reasons. For the reasons set out in its draft determination, the ACCC proposes to grant authorisation for 5 years. The ACCC's assessment is set out in Chapter 4 of the draft determination.

Next steps

Once the ACCC issues a draft determination, the Applicants or any interested party may request that the ACCC convene a 'pre-decision conference'. A pre-decision conference provides the opportunity for interested parties to make oral submissions in relation to the draft determination. Conferences are conducted informally and while legal or professional advisers are able to attend they are not entitled to participate in the discussion.

If you wish the ACCC to hold a pre-decision conference in relation to the draft determination, you must notify the ACCC in writing by **Friday, 13 August 2010**.

Alternatively, you are invited to make a written submission in response to the ACCC's draft determination. Submissions should be lodged by **Thursday, 19 August 2010**.

The ACCC will consider any submissions it receives, including any oral submissions made should a pre-decision conference be called, and will then release a final determination in relation to these applications.

Submissions will be placed on the ACCC's public register subject to any request for exclusion (guidelines are attached).

Timetable

The ACCC will continue to progress its assessment of the application in a timely manner. An updated indicative timetable is set out below for your information.

31 May 2010	Lodgement of application and supporting submission.
3 June 2010	Public consultation process begins.
24 June 2010	ACCC granted interim authorisation.
29 July 2010	Draft determination.
13 August 2010	Closing date for requesting a conference.
19 August 2010	Closing date for submissions on draft determination.
September 2010	Final determination.

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 Gina D'Ettorre on 03 9290 1483.

Yours sincerely



Dr Richard Chadwick
General Manager
Adjudication Branch