



**Australian  
Competition &  
Consumer  
Commission**

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Our Ref: C2010/522  
Contact Officer: Gina D'Ettorre  
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13 September 2010

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

Dear Mr Scuderi

**Suncorp-Metway Limited and Bendigo and Adelaide Bank Limited - applications for authorisation A91232 and A91233 - final determination**

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

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 four 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 4 October 2010. If no application to review is lodged by this date, the ACCC's determination will come into force on 5 October 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 Gina D'Ettorre on 03 9290 1483.

Yours sincerely

A handwritten signature in blue ink, consisting of a stylized 'R' followed by a horizontal line extending to the right.

Dr Richard Chadwick  
General Manager  
Adjudication Branch