



**Australian
Competition &
Consumer
Commission**

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Our Ref: C2010/522
Contact Officer: Gina D'Ettorre
Contact Phone: 03 9290 1483

13 September 2010

Dear Sir/Madam

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 applications for authorisation lodged by Suncorp-Metway Limited and Bendigo and Adelaide Bank Limited (the Applicants) on 31 May 2010.

The Applicants sought authorisation to agree not to direct charge each others' cardholders for ATM transactions at their ATMs.

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 faithfully

A handwritten signature in blue ink, appearing to be 'Gavin Jones', with a long horizontal flourish extending to the right.

**Gavin Jones
Director
Adjudication Branch**

**A91232 Suncorp-Metway Ltd and Bendigo and Adelaide Bank Ltd –
final determination addressees list**

ABS Building Society

AMP Bank

AMP Credit Union

Australian Securities and Investments Commission

Australia and New Zealand Banking Group

Australian Bankers Association

Australian Defence Credit Union

Australian Payments Clearing Association

AWA Credit Union

B&E

Bank of Queensland

BankWest

Big Sky Credit Union

Blind Citizens Australia

CAPE Credit Union

Choice

Coles Group

Commonwealth Bank of Australia

Consumer Action Law Centre

Cuscal

Customers

Defence Force Credit Union

EECU

Encompass Credit Union

Firefighters and Affiliates Credit Co-operative

Ford Co-operative Credit Society

Greater Building Society

Heritage Building Society

HSBC Bank Australia

Hume Building Society

IMB
ING Bank (Australia)
ING Direct
International First Data
Lifeplan Australia Building Society
Macquarie Bank
Maritime Mining & Power Credit Union NSW
Mecu
Melbourne University Credit Union
Members Equity Bank
MoneySwitch
National Australia Bank
New England Credit Union
Police Association Credit Co-operative
Police Department Employees' Credit Union
Queenslanders Credit Union
Reserve Bank of Australia
Select Credit Union
SGE Credit Union
The Rock Building Society
Treasury Department – Financial System Division – Australian
Government
Victoria Teachers Credit Union
Vision Australia
Westpac Banking Corporation