



**Australian  
Competition &  
Consumer  
Commission**

GPO Box 3131  
Canberra ACT 2601

23 Marcus Clarke Street  
Canberra ACT 2601

tel: (02) 6243 1111  
fax: (02) 6243 1199

[www.accc.gov.au](http://www.accc.gov.au)

Our Ref: A91312  
Contact Officer: Tanya Hobbs  
Contact Phone: (02) 6243 1029

30 August 2012

Paula Gilardoni  
Partner  
Gilbert & Tobin

**By email:** [PGilardoni@gtlaw.com.au](mailto:PGilardoni@gtlaw.com.au); [WThian@gtlaw.com.au](mailto:WThian@gtlaw.com.au)

Dear Ms Gilardoni

**Authorisation A91312 submitted by the Australian Bankers' Association  
- draft determination**

The Australian Competition and Consumer Commission (the ACCC) has issued a draft determination in respect of the application for authorisation lodged by the Australian Bankers' Association (ABA) on 29 May 2012.

**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 five years.

**Next steps**

You are invited to make a written submission in response to the ACCC's draft determination. Submissions should be lodged by **28 September 2012**.

Alternatively, 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 **14 September 2012**.

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.

<b>29 May 2012</b>	Lodgement of application and supporting submission
<b>31 May 2012</b>	Public consultation process begins
<b>13 June 2012</b>	Closing date for submissions on interim authorisation.
<b>21 June 2012</b>	ACCC decision regarding interim authorisation.
<b>26 June 2012</b>	Closing date for submissions from interested parties in the initial consultation.
<b>23 July 2012</b>	Applicant responds to issues raised in the public consultation process.
<b>30 August 2012</b>	Draft determination.
<b>September/October 2012</b>	Public consultation on draft determination including any conference if called.
<b>November 2012</b>	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 Tanya Hobbs on 02 6243 1029.

Yours sincerely

A handwritten signature in blue ink, consisting of a large, stylized 'I' followed by a horizontal line.

Imogen Hartcher-O'Brien  
Director  
Adjudication Branch