



**Australian  
Competition &  
Consumer  
Commission**

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Our Ref: A91312  
Contact Officer: Tanya Hobbs  
Contact Number: 02 6243 1029

17 October 2012

Paula Gilardoni  
Partner  
Gilbert & Tobin

Dear Ms Gilardoni

**Authorisation A91312 submitted by Australian Bankers' Association –  
request for material to be excluded from the public register**

I refer to your submission regarding the above application for authorisation lodged with the Australian Competition and Consumer Commission (the ACCC) on 29 May 2012.

I have considered your request that the confidential version of your submission be excluded from the ACCC's public register.

As you are aware, the ACCC is generally required under section 89 of the Competition and Consumer Act 2010 (the Act) to place documents provided to it in relation to an application for authorisation on the ACCC's public register. The Act provides that a person submitting a document in relation to an authorisation application may request that the document or parts thereof be excluded from the public register by reason of the nature of certain information contained in the document.

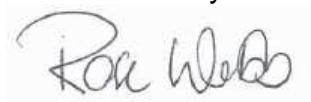
As a person authorised to make a decision for and on behalf of the ACCC in relation to such a request, I advise that the confidential version of your submission will not be placed on the public register.

I note that you also provided a public version of your submission. This version will be placed on the public register in the form it was provided to the ACCC.

A copy of this letter will be placed on the public register.

Should you have any queries in relation to this matter, please do not hesitate to contact Tanya Hobbs on 02 6243 1029.

Yours sincerely

A handwritten signature in dark ink, appearing to read "Rose Webb". The signature is written in a cursive, flowing style. The first name "Rose" is written with a large, looped 'R' and the last name "Webb" follows in a similar cursive script.

Rose Webb  
Executive General Manager  
Mergers and Adjudication Group