



**Australian  
Competition &  
Consumer  
Commission**

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

8 November 2012

Dear Sir/Madam

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

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

The ABA sought authorisation for an agreement (the Implementation Agreement) by which participating banks and ATM deployers would provide their customers with access to fee-free ATM withdrawals and balance inquiries at selected 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.

**Application for review**

Pursuant to section 101 of the Competition and Consumer Act 2010, 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 29 November 2012. If no application for review is lodged by this date, the ACCC's determination will come into force on 30 November 2012.

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 Tanya Hobbs on 02 6243 1029.

Yours sincerely

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

Dr Richard Chadwick  
General Manager  
Adjudication Branch