



**Australian
Competition &
Consumer
Commission**

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Our Ref: C2011/994
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2 May 2012

Ms Vanessa Chapman
Legal Counsel
Australian Payments Clearing Association Limited

By email: VChapman@apca.com.au

Dear Ms Chapman

**Australian Payments Clearing Association Limited application for re-authorisation
A91281 to A91283
- determination**

The Australian Competition and Consumer Commission (the ACCC) has issued a determination in respect of the application for revocation and substitution lodged by the Australian Payments Clearing Association Ltd (APCA) on 25 November 2011.

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 10 years. The ACCC's assessment is set out in Chapter 4 of the determination.

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 23 May 2012. If no application to review is lodged by this date, the ACCC's determination will come into force on 24 May 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 Imogen Hartcher-O'Brien on (02) 6243 1049.

Yours sincerely

A handwritten signature in blue ink, appearing to be 'R' followed by a long horizontal stroke.

Dr Richard Chadwick
General Manager
Adjudication Branch