

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



**Australian
Competition &
Consumer
Commission**

31 May 2012

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Paula Gilardoni
Partner
Gilbert & Tobin

By email: PGilardoni@gtlaw.com.au; WThian@gtlaw.com.au

Dear Ms Gilardoni

**Australian Bankers' Association application for authorisation A91312
- interested party consultation**

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

Request for exclusions from the ACCC's public register

I have considered the Australian Bankers' Association's (ABA's) request that Confidential Annexures A and E and references 13, 20 and 21 of the 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 sensitive nature of certain information contained in the documents or part documents.

As a person authorised to make a decision for and on behalf of the ACCC in relation to such a request, I advise that Confidential Annexures A and E and referential material relating to the Implementation Agreement and funding will not be placed on the public register.

Initial consultation

Please find enclosed, for your information, a copy of the letter the ACCC sent today to potentially interested parties as part of its public consultation process.

All publicly available submissions will be posted on the ACCC internet site at www.accc.gov.au/AuthorisationsRegister. Alternatively, at the end of the consultation period the ACCC can arrange for you to receive a copy of all publicly available submissions received in relation to the application.

Timetable

The ACCC will progress its assessment of the application in a timely manner. An indicative timetable is set out below for your information.

29 May 2012	Lodgement of application and supporting submission.
31 May 2012	Public consultation process begins.
13 June 2012	Closing date for submissions on interim authorisation.
Late June 2012	ACCC decision regarding interim authorisation.
26 June 2012	Closing date for submissions from interested parties.
July 2012	Applicant responds to issues raised in the public consultation process.
August/September 2012	Draft determination.
Public consultation on draft determination including any conference if called.	
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



Dr Richard Chadwick
General Manager
Adjudication Branch

List of parties contacted

Aboriginal and Torres Strait Islander Social Justice Commissioner
Australian Indigenous Chamber of Commerce
First Nations Foundations
Indigenous Financial Services Network
Money Workers' Association of the Northern Territory
Financial Counsellors Association of Queensland
Financial Counsellors Association of Western Australia
South Australian Financial Counsellors' Association
Financial Counselling Australia
Financial Ombudsman Service
Traditional Credit Union
APY Executive
Australian Red Cross
Bawinanga Aboriginal Council
CatholicCare NT
East Arnhem Shire Council
HK Training and Consultancy
Kalano Community Association
Laynhapuy Homelands Association Inc
Lutheran Community Care
Mission Australia
Tiwi Islands Training and Employment Board
Somerville Community Service
Waltja Tjutangku Palyapayi
Kununurra Waringarri Aboriginal Corporation
Geraldton Resource Centre
Winun Ngari Aboriginal Corporation
Kullarri (Kimberly) Employment Services Pty Ltd
Broome C.I.R.C.L.E
Jungarni-Jutiya Alcohol Action Council
Pilbara Community Legal Service
Indigenous Consumer Assistance Network Ltd
Family Income Management, Cape York Partnerships for Welfare Reform Pty Ltd
Save the Children
Matrix on Board (APY Lands)
Aboriginal Legal Rights Movement
Arnhem Land Progress Aboriginal Corporation
Abacus Australian Mutuals Ltd
South Australian Department of Treasury and Finance
Northern Territory Treasury
Government of Western Australia Department of Treasury
Queensland Treasury
Australian Securities and Investment Commission
Department of Human Services
Department of Families, Housing, Community Services and Indigenous Affairs
RBA
The Treasury
