Our Ref: A91312 Contact Officer: Tanya Hobbs

Contact Phone: (02) 6243 1029

31 May 2012

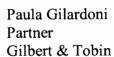
Australian Competition & Consumer Commission

GPO Box 3131 Canberra ACT 2601

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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