



Australian
Competition &
Consumer
Commission

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29 August 2013

Mr Peter Armitage
Partner
Ashurst Australia

By email: peter.armitage@ashurst.com;

Ms Georgina Foster
Partner
Baker & McKenzie

georgina.foster@bakermckenzie.com

Dear Mr Armitage and Ms Foster

**Re: Visa Worldwide Pte Limited & Ors applications for authorisation A91379 & A91380
- interested party submissions**

I refer to the above application for authorisation lodged with the Australian Competition and Consumer Commission (the ACCC) on 4 July 2013.

Further to our letter dated 23 August 2013, the ACCC has received further submissions from the following interested parties:

- American Express
- PayPal
- Woolworths

A copy of each of these submissions has previously been provided to the parties by email. All publicly available submissions are also posted on the ACCC internet site at www.accc.gov.au/AuthorisationsRegister.

If you wish to comment on the issues raised by these further submissions regarding the substantive application for authorisation, please do so by **cob 4 September 2013**.

In this regard, the ACCC would be particularly interested in the applicants' views regarding the issues raised by PayPal in relation to the potential competitive detriment of the arrangements including the creation of a potential barrier to entry.

The ACCC would still appreciate a response to other interested party submissions by **cob 30 August 2013**.

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 Hayley Parkes on 03 9290 6926.

Yours sincerely

A handwritten signature in blue ink, appearing to read 'Marie Dalins', is positioned above the printed name.

Marie Dalins
Director
Adjudication Branch