



**Australian  
Competition &  
Consumer  
Commission**

Our Ref: 51693  
Contact Officer: Hayley Parkes  
Contact Phone: 03 9290 6926

GPO Box 3131  
Canberra ACT 2601  
23 Marcus Clarke Street  
Canberra ACT 2601  
tel: (02) 6243 1111  
fax: (02) 6243 1199  
[www.accc.gov.au](http://www.accc.gov.au)

18 December 2013

Dear Sir/Madam

**Visa Worldwide Pte Limited & Ors – application for authorisation – A91379 & A91380 – Final Determination**

The Australian Competition and Consumer Commission (the ACCC) has issued a determination in respect of the application for authorisation lodged by Visa Worldwide Pte Limited, Visa AP (Australia) Pty Ltd and MasterCard Asia/Pacific Pte Ltd (collectively, the Applicants) on 4 July 2013.

A copy of the ACCC's determination and summary of its reasons is attached.

For the reasons set out in its determination, the ACCC has decided to grant authorisation until 30 October 2015.

**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 (the Tribunal) for a review of the determination. An application for review must be made within 21 days of the date of this determination; that is, on or before 8 January 2014. If no application for a review is lodged by this date, the ACCC's determination will come into force on 9 January 2014.

An application for a review of the ACCC's determination should be lodged directly with the Tribunal. The Tribunal is a separate body from the ACCC and is located within the Federal Court of Australia.

For further information about the Tribunal's process to hear applications for review of ACCC determinations please refer to the Tribunal's website at [www.competitiontribunal.gov.au](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 Hayley Parkes on 03 9290 6926.

Yours sincerely

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

Dr Richard Chadwick  
General Manager  
Adjudication Branch