



**Australian
Competition &
Consumer
Commission**

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Our Ref: 55728
Contact Officer: Natalie Plumridge
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10 September 2014

Sent via email

Dear Sir / Madam

Cuscal Limited application for revocation of authorisations A91175-A91177 and substitution of new authorisations A91450-A91452 – interested party consultation

The Australian Competition and Consumer Commission (the ACCC) is currently conducting a consultation process on an application for re-authorisation (application for revocation and substitution) received from Cuscal Limited (Cuscal) on 2 September 2014.

The purpose of this letter is to invite you to comment on Cuscal's application.

Application for 're-authorisation'

Cuscal is seeking re-authorisation on behalf of current and future rediATM network members to make and give effect to arrangements:

- to not directly charge each other's cardholders for ATM transactions at rediATMs
- to cap the direct fee charge and to refuse to give a discount for foreign users of rediATMs and
- about the deployment of ATMs by rediATM network members.

The ACCC previously granted authorisation to these arrangements on 27 January 2010.

A copy of the current application is available on the ACCC's website www.accc.gov.au/AuthorisationsRegister.

Background

The ACCC previously granted authorisation to the arrangements until 18 February 2015.

Cuscal's application for re-authorisation relies upon previous detailed submissions made in support of the original applications for authorisation (A91175-A91177) and the ACCC's evaluation of the arrangements in its 2010 decision. These documents are also available from the ACCC's website www.accc.gov.au/AuthorisationsRegister.

Request for submissions

The ACCC invites you to make a submission on the likely public benefits and effect on competition, or any other public detriment, from the proposed arrangements.

Further, the ACCC invites you to outline your general experience of the arrangements during the term of the previous authorisation. The ACCC would also welcome your views on the public benefits and detriments you consider have actually resulted from the arrangements during the previous authorisation period.

Please see the ACCC's publication [Authorisation process - the basics](#) for a summary of the authorisation process and how to make a submission to the ACCC.

If you intend to provide a submission in relation to Cuscal's application for re-authorisation, please arrange for it to be received by **26 September 2014**. Submissions should be emailed to adjudication@acc.gov.au with the subject "A91450-A91454 – Cuscal Limited – submission".

Alternatively, if you would like to provide comments orally, please contact Natalie Plumridge on (03) 9290 6523 or via email adjudication@acc.gov.au to organise a suitable time.

Submissions, including oral submissions, will be placed on the ACCC's public register subject to any request for exclusion. Please see the ACCC's publication [Guidelines for excluding information from the public register](#).

Timetable

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

| Indicative date | Stage in assessment process |
|-------------------|---|
| 2 September 2014 | Lodgement of application and supporting submission. |
| 10 September 2014 | Public consultation process begins. |
| 26 September 2014 | Closing date for submissions from interested parties. |

| Indicative date | Stage in assessment process |
|--------------------------|--|
| October 2014 | Applicant responds to issues raised in the public consultation process. |
| October / November 2014 | Draft determination. |
| November / December 2014 | Public consultation on draft determination including any conference if called. |
| January/ February 2015 | Final determination. |

Please advise if you do not wish to make a submission at this time, but would like to be informed of the progress of the applications at the draft and final determination stages. If you are able to, please provide a nominated contact email address for future correspondence.

You can also forward this letter to any other party who may wish to make a submission to the ACCC regarding the application for re-authorisation.

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 Natalie Plumridge on (03) 9290 6523 or adjudication@accc.gov.au.

Yours sincerely



Susan Philp
 Director
 Adjudication Branch

**Cuscal Limited application for revocation of authorisations A91175-
A91177 and substitution of new authorisations A91450-A91454 –
interested parties**

Initial consultation

Australian Bankers Association
Australian Payments Clearing Association
Australian Securities and Investments
Commission
Bank of Queensland Limited
Bendigo and Adelaide Bank Limited
Blind Citizens Australia
Cashcard Australia Limited
Customers Ltd
Firefighters and Affiliates Credit Co-
operative Ltd
Reserve Bank of Australia
Vison Australia
Citigroup Pty Ltd
Federal Treasury
Investment and Financial Services
Association
Financial Services Council