



**Australian  
Competition &  
Consumer  
Commission**

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1 October 2014

Mr Derek Armstrong  
Corporate and Compliance Lawyer  
Cuscal Limited

By email: [darmstrong@cuscal.com.au](mailto:darmstrong@cuscal.com.au)

Dear Mr Armstrong

**Re: Cuscal Limited - applications for revocation of authorisation A91175-A91177 and substitution of new authorisations A91450 – A91452 - interested party submissions**

I refer to the above application for authorisation lodged with the Australian Competition and Consumer Commission (the ACCC) on 2 September 2014.

As you are aware, on 10 September 2014 the ACCC wrote to interested parties seeking submissions in relation to the application. The ACCC requested submissions be provided by 26 September 2014.

The ACCC has received submissions from the following interested parties:

- Reserve Bank of Australia
- Citigroup Pty Limited (Citibank).

A copy of each of these submissions is attached. All publicly available submissions are also posted on the ACCC internet site at [www.accc.gov.au/AuthorisationsRegister](http://www.accc.gov.au/AuthorisationsRegister).

If you wish to comment on the submissions, please do so by **cob 15 October 2014**.

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) 9658 6523.

Yours sincerely

Susan Philp  
Director  
Adjudication Branch