



**Australian  
Competition &  
Consumer  
Commission**

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Our Ref: 54961  
Contact Officer: Gavin Jones  
Contact Phone: 03 9290 1475

15 October 2014

Ms Vanessa Chapman  
Legal Counsel  
Australian Payments Clearing Association Limited

Dear Ms Chapman

**Australian Payments Clearing Association Limited application for revocation of authorisations A91153 & A91154 and substitution of new authorisations A91434 & A91435 – final determination**

The Australian Competition and Consumer Commission (the ACCC) has issued a final determination in respect of the applications for authorisation lodged by Australian Payments Clearing Association Limited (APCA) on 20 June 2014.

A copy of the ACCC's determination is attached, including a summary of its reasons. For the reasons set out in its determination, the ACCC has decided to grant authorisation for ten years, until 6 November 2024.

**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 5 November 2014. If no application for a review is lodged by this date, the ACCC's determination will come into force on 6 November 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 me on 03 9290 1475.

Yours sincerely

A handwritten signature in blue ink, appearing to read 'G Jones', with a stylized flourish extending to the right.

Gavin Jones  
Director  
Adjudication Branch