



**Australian  
Competition &  
Consumer  
Commission**

Our Ref: 55728  
Contact Officer: Natalie Plumridge  
Contact Phone: 03 9658 6523

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)

13 November 2014

***Sent via email***

Dear Sir/Madam

**Cuscal Limited - applications for revocation of authorisation A91175-A91177 and substitution of new authorisations A91450 – A91452 - draft determination**

The Australian Competition and Consumer Commission (the ACCC) has issued a draft determination in respect of the application for authorisation lodged by Cuscal Limited (Cuscal) on 2 September 2014.

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

- not to impose a direct fee on each other's cardholders for ATM transactions at rediATMs;
- to not charge cardholders of non-members a direct charge which exceeds a specified maximum direct charge for ATM transactions at rediATMs;
- about the deployment of ATMs in the rediATM network.

**Draft determination**

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

For the reasons set out in its draft determination, the ACCC proposes to grant authorisation for 10 years.

**Next steps**

Once the ACCC issues a draft determination, the Applicant or any interested party may make a written submission and/or request that the ACCC convene a 'pre-decision conference'.

If you wish to make a submission in response to the ACCC's draft determination, please lodge your submission by **27 November 2014**. Submissions should be emailed to [adjudication@acc.gov.au](mailto:adjudication@acc.gov.au) with the subject 'A91450-A91454 – Cuscal Limited – submission'.

A pre-decision conference provides the opportunity for interested parties to make oral submissions in relation to the draft determination. Conferences are conducted informally and while legal or professional advisers are able to attend they are not entitled to participate in the discussion.

If you wish the ACCC to hold a pre-decision conference in relation to the draft determination you must notify the ACCC in writing by **27 November 2014**.

The ACCC will consider any submissions it receives, including any oral submissions made should a pre-decision conference be called, and will then release a final determination in relation to these applications.

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 continue to progress its assessment of the application in a timely manner. An updated 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.
13 November 2014	Draft determination.
November/December 2014	Public consultation on draft determination including any conference if called.
December 2014/January 2015	Final determination.

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 or [adjudication@acc.gov.au](mailto:adjudication@acc.gov.au).

Yours sincerely



Susan Philp  
Director  
Adjudication Branch