

Our Ref: 55728  
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**Australian  
Competition &  
Consumer  
Commission**

3 December 2014

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***Sent via email***

Dear Sir/Madam

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

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

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

- to not 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.

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 until 31 December 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 for its review. An application for review must be made within 21 days of the date of this determination; that is, on or before 24 December 2014. If no application to review is lodged by this date, the ACCC's determination will come into force on 25 December 2014.

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

For further information about the process involved in reviewing decisions in the Australian Competition Tribunal please refer to the tribunal's website located at <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 Natalie Plumridge on 03 9658 6523.

Yours sincerely

A handwritten signature in blue ink that reads "DChanning". The signature is stylized with a large, sweeping initial 'D' and a long, horizontal flourish extending to the right.

Darrell Channing  
Director  
Adjudication Branch