



**Australian  
Competition &  
Consumer  
Commission**

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24 July 2015

Ms Borthwick  
Legal  
Australian Payments Clearing Association Limited

By email: [iborthwick@apca.com.au](mailto:iborthwick@apca.com.au)

Dear Ms Borthwick

**Australian Payments Clearing Association Limited applications for authorisation  
A91497 & A91498 – draft determination**

The Australian Competition and Consumer Commission (the ACCC) has issued a draft determination in respect of the applications for authorisation lodged by Australian Payments Clearing Association Limited on 1 May 2015.

**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 five 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 7 August 2015.

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 7 August 2015.

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
1 May 2015	Lodgement of application and supporting submission.
12 May 2015	Public consultation process begins.
29 May 2015	Closing date for submissions from interested parties.
24 July 2015	Draft determination.
July/August 2015	Public consultation on draft determination including any conference if called.
August/September 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 me on 03 9290 1475 or [adjudication@acc.gov.au](mailto:adjudication@acc.gov.au).

Yours sincerely



Gavin Jones  
Director  
Adjudication