



**Australian
Competition &
Consumer
Commission**

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31 August 2015

By email

Dear Sir or Madam

Suncorp-Metway Limited & Bendigo and Adelaide Bank Limited applications for authorisation A91508 & A91509 - draft determination

The Australian Competition and Consumer Commission (the ACCC) has received applications for re-authorisation Suncorp-Metway Limited (Suncorp) and Bendigo and Adelaide Bank Limited (Bendigo), and has issued a draft determination in relation to the applications. The ACCC invites you to comment on the application and/or its draft determination.

Please see the ACCC's publication [Authorisation Guidelines](#) for a summary of the authorisation process and how to make a submission to the ACCC.

Suncorp-Metway Ltd and Bendigo and Adelaide Bank Ltd seek revocation of previous authorisation A91232 and A91233 and their substitution with new authorisations in relation to their agreement not to 'direct charge' each other's cardholders for Automatic Teller Machine transactions at their ATMs.

A full copy of the application for authorisation is available on the ACCC's website www.accc.gov.au/AuthorisationsRegister.

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 re-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 **21 September 2015**. Submissions should be emailed to adjudication@acc.gov.au with the subject "A91508 & A91509 – Suncorp & Bendigo – 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 **21 September 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
30 July 2015	Lodgement of application.
31 August 2015	Draft determination.
September 2015	Public consultation on draft determination including any conference if called.
September/ October 2015	Final determination.

Please advise if you do not wish to make a submission at this time, but would like to be informed of the progress of the applications at the draft and final determination stages. If you are able to please provide a nominated contact email address for future correspondence.

You can also forward this letter to any other party who may wish to make a submission to the ACCC regarding the applications.

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 Hannah Ransom on (02) 6243 1255 or adjudication@acc.gov.au.

Yours sincerely



David Hatfield
Director
Adjudication Branch

List of interested parties consulted

ANZ

Australian Securities and Investments Commission

Bankers Association

Cashcard

Commonwealth Bank of Australia

Cuscal

Customer Owned Banking Association

FeeSmart network

Reserve Bank of Australia

Treasury

Westpac