



**Australian
Competition &
Consumer
Commission**

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31 August 2015

Mr Paul Evans
Executive Manager, Payments and Physical Channels
Suncorp Bank

By email: Paul.Evans@suncorp.com.au

Dear Mr Evans,

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

The Australian Competition and Consumer Commission (the ACCC) has issued a draft determination in respect of the applications for authorisation lodged by Suncorp-Metway Limited (Suncorp) and Bendigo and Adelaide Bank Limited (Bendigo) on 30 July 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 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@accc.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.

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